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Economic and Monetary Union (EMU) and Money and Banking Statistics

EMU necessitated major changes in the statistics which the Bank publishes.

The Statistical Appendix is now divided into two parts:

- part 1 provides a number of tables containing data from January 1999 which mainly refer to Ireland; and
- part 2 contains euro area statistics published by the European Central Bank (ECB).

With the exception of Table A4: Currency Outstanding data in part 1 are denominated in euro. The layout and design of many tables have also been changed since the start of 1999. The most significant changes are set out below.

Since 1 January 1999, the **Official External Reserves (OERs) (Table A1)** comprise gold, SDRs, the reserve position at the IMF and foreign currency, i.e., non-euro balances. Previously all foreign currency, i.e., non Irish-pound balances, were included.

Table A2: Domestic Credit (to Irish Residents) continues to refer to credit extended by credit institutions resident in the State to residents of Ireland only. The Irish pound versus foreign currency analysis has been replaced by a euro versus non-euro analysis and a division between 'central government' and 'other general government' has been introduced. Finally, the selected measures of domestic credit have been changed with 'total euro credit' replacing 'Irish pound credit'.

Table A3: Irish Contribution to Euro-Area Money Supply presents Irish credit institutions' contribution to three euro area monetary aggregates, namely narrow money (M1), intermediate money (M2) and broad money (M3). The most important of these is the broad money aggregate, M3, which includes deposits and debt securities with a maturity of up to two years. This is in contrast to the previously published aggregate M3E which did not have a maturity cut-off point for deposits or debt securities. In addition, the new monetary aggregates refer to deposits of Irish credit institutions from residents of Ireland and other monetary union member states; M3E referred to Irish residents only.

A new **Table A4: Currency Outstanding** has been introduced. This is the only table in part 1 which includes Irish pound data (euro equivalents are also provided).

The lending and deposit facilities offered by the Bank were renamed in January 1999 and this has been reflected in Tables B1 and B2. Tables B5 and B6 now only refer to countries outside the euro area and exchange rates are presented in units per euro.

Tables C1: Irish Monetary Sector remains unchanged while **C2: Financial Statement of the Central Bank of Ireland** replaces **C2: Central Bank Summary Statement of Assets and Liabilities**, i.e., it has been changed to the same format as the ESCB's Consolidated Financial Statement. Tables C3 to C7 continue to present balance sheets for all credit institutions and a number of subcategories. However, the categories of assets and liabilities have been amended to reflect the terminology used by the ECB, e.g., a new analysis by Irish, other monetary union and rest of world residency, deposits from MFIs has replaced deposits from credit institutions, maturity analysis of debt securities etc.

Detailed definitions of the concepts in each table in part 1 can be found in the Explanatory Notes on pages 89 to 99.

Users should refer to the ECB Monthly Bulletin for further details on the data published in part 2.

Please note that while data up to December 1998 can be converted to euro using the fixed exchange rate of 1 euro equals 0·787564 Irish pounds, users should exercise caution when comparing tables or series as the underlying definitions or concepts may have changed.

Reporting Institutions

The following is a list of institutions currently submitting returns included under the headings in the Statistical Appendix.

Credit Institutions: Retail Clearing
Allied Irish Banks plc
The Governor and Company of the Bank of Ireland
National Irish Bank Limited
Ulster Bank Ireland Limited

Credit Institutions: Non-Clearing with Predominantly Domestic Business
ABN AMRO Bank N.V.
ACC Bank plc
AIB Capital Markets plc
AIB Finance Limited
Anglo Irish Bank Corporation plc
Associates Capital Corporation plc
Bank of America National Association
Bank of Scotland (Ireland) Limited
BNP Paribas
CNH Capital plc
DePFa Bank plc
EBS Building Society
FCE Bank plc
First Active plc
HFC Bank plc
ICS Building Society
IIB Bank Limited
Investec Bank (UK) Limited
Investment Bank of Ireland Limited
Irish Life & Permanent plc
Irish Nationwide Building Society
Lombard & Ulster Banking Limited
Marks & Spencer Financial Services Limited
maxblue Limited
MBNA Europe Bank Limited
National Irish Investment Bank Limited
Northern Rock plc

Credit Institutions: Non-Clearing with Predominantly Foreign Business
Aareal Bank AG
Banque Bruxelles Lambert
Bankinter S.A.
Bank of Bermuda (Europe) plc
Bank of Montreal Ireland plc
Bankgesellschaft Berlin (Ireland) plc
Barclays Bank plc
Bear Stearns Bank plc
BNP Paribas Securities Services
BW Bank Ireland plc
Caja de Ahorros Y Monte de Piedad de Madrid
CIBC World Markets Ireland Limited
Citco Bank Nederland N.V.
Citibank International plc
Citibank Ireland Financial Services plc
Commerzbank Europe (Ireland)
Commerzbank International (Ireland)
Credit Agricole Indosuez Luxembourg
Daiwa Securities Trust and Banking (Europe) plc
DePfa-Bank Europe plc
Deutsche Bank/DB Ireland plc
Dexia Banque Belgique
Dexia Banque Internationale à Luxembourg S.A.
Dexia Public Finance Bank
Dresdner Bank (Ireland) plc
DZ-Bank Ireland plc
Europäische Hypothekenbank S.A.
Fimat International Banque
Garras Bank – Naspa Dublin
GMAC Commercial Mortgage Bank (Ireland) plc

Credit Institutions: Non-Clearing with Predominantly Foreign Business (Continued)
Helaba Dublin Landesbank Hessen-Thüringen International
Hewlett-Packard International Bank plc
HSBC Bank plc
HVB Bank Ireland
ING Bank N.V.
IntesaBci Bank Ireland plc
J.P. Morgan Bank (Ireland) plc
KBC Bank N.V. Dublin Branch
KBL Bank Ireland
Landesbank Hessen-Thüringen Girozentrale
LGT Bank in Liechtenstein (Ireland) Limited
Merrill Lynch Capital Markets Bank Limited
Merrill Lynch International Bank Limited
Pfizer International Bank Europe
Rabobank Ireland plc
Rabobank Nederland
Rheinhyp Bank Europe plc
Sachsen LB Europe plc
Sanpaolo IMI Bank Ireland plc
Scotiabank (Ireland) Limited
Sociéte Générale SA
UniCredito Italiano Bank (Ireland) plc
Volkswagen Bank GmbH
Westdeutsche Landesbank (Ireland) plc
WGZ-Bank Ireland plc
Zurich Bank

Credit Institutions: Mortgage Lenders
ACC Bank plc
Allied Irish Banks plc
The Governor and Company of the Bank of Ireland
EBS Building Society
First Active plc
ICS Building Society
IIB Bank Limited*
Irish Life & Permanent plc
Irish Nationwide Building Society
National Irish Bank Limited

Post Office Savings Bank

Hire-Purchase Finance Companies
Arrow Trust Limited
Cresington Finance Limited
Entara Limited
Euro Finance Limited
Everyday Finance Limited
Exchange Finance Limited
Fiat Auto Finance Limited
M.J. Flood (Leasing) Limited
General Finance Trust Limited
ICC Finance Limited
Irish Permanent Finance Limited
Kimberley Finance Limited
Livestock Credit Corporation Limited
National Carways Limited
National Carways Investment Society
National Credit Finance Limited
Shannon International Leasing and Financial Services Limited
Smurfit Finance Limited
Smurfit Leasing Limited
West European Credit Finance Limited
Western Finance Company Limited
Woodchester Finance Limited
Woodchester Leaseline Limited

**Includes residential mortgage business vis-à-vis IIB Homeloans Limited.*

Part 1

Part 1 contains data for series beginning in January 1999. These data are denominated in euro.

Section A

Main Monetary Indicators

Table A1: Official External Reserves

€ million End-month dates	Gold	SDRs	Reserve position in IMF	Foreign exchange	Total
2001					
February	57	54	347	5,159	5,617
March	57	55	366	5,632	6,110
April	57	55	342	5,620	6,074
May	57	58	365	5,675	6,154
June	62	59	384	5,948	6,452
July	62	59	384	5,799	6,304
August	62	61	378	5,859	6,360
September	62	59	398	5,712	6,231
October	62	59	396	5,753	6,270
November	62	61	378	5,654	6,154
December	61	62	382	5,895	6,400
2002					
January	61	62	382	5,522	6,027
February	61	63	434	5,343	5,901
March	67	63	427	5,504	6,062
April	67	63	418	5,484	6,032

Table A2: Domestic Credit (to Irish Residents)

€ million	2001		2002			
Return dates	30 Nov.	28 Dec.	31 Jan.	28 Feb.	28 Mar.	30 Apr.
1. Components						
Credit Institutions: Retail Clearing						
1. Loans to other residents (non-MFI[a], non-Government entities)	55,209	56,263	56,345	56,279	56,721	57,016
1.1 Euro[b]	45,443	46,267	46,254	46,137	46,868	47,427
1.2 Non-euro	9,766	9,996	10,091	10,142	9,853	9,590
2. Holdings of securities, shares and other equity issued by other residents	1,413	1,338	1,334	1,315	1,451	1,484
2.1 Securities	487	395	402	382	463	501
2.1.1 Euro	464	372	378	359	435	474
2.1.2 Non-euro	23	23	24	24	28	27
2.2 Shares and other equity	926	942	933	932	988	983
2.2.1 Euro	849	863	853	853	910	905
2.2.2 Non-euro	77	79	79	79	79	78
3. General Government credit (central, regional and local)	4,159	3,858	3,710	3,709	3,830	3,970
3.1 Loans	651	328	647	465	471	413
3.1.1 Euro	651	327	647	465	470	413
3.1.2 Non-euro	–	–	–	–	–	–
3.2 Securities	3,507	3,530	3,063	3,245	3,359	3,557
3.2.1 Euro	3,507	3,530	3,063	3,245	3,359	3,557
3.2.2 Non-euro	–	–	–	–	–	–
4. Accrued interest receivable on credit to other residents	505	268	380	465	240	427
4.1 Euro	425	198	323	401	179	376
4.2 Non-euro	80	71	56	63	61	51
Credit Institutions: Non-Clearing						
5. Loans to other residents (non-MFI, non-Government entities)	64,976	66,757	66,353	68,403	68,657	69,033
5.1 Euro	49,726	50,676	50,723	51,109	52,269	52,847
5.2 Non-euro	15,250	16,081	15,630	17,294	16,388	16,187
6. Holdings of securities, shares and other equity issued by other residents	4,462	4,721	4,786	4,800	4,780	4,822
6.1 Securities	800	921	982	982	1,007	986
6.1.1 Euro	677	680	648	649	676	657
6.1.2 Non-euro	123	242	334	333	331	329
6.2 Shares and other equity	3,662	3,799	3,803	3,817	3,773	3,836
6.2.1 Euro	3,473	3,445	3,447	3,457	3,419	3,490
6.2.2 Non-euro	189	354	357	360	355	346
7. General Government credit (central, regional and local)	1,432	1,498	1,280	1,224	1,349	1,158
7.1 Loans	154	165	123	123	248	137
7.1.1 Euro	145	143	115	114	239	128
7.1.2 Non-euro	9	23	9	9	9	9
7.2 Securities	1,278	1,333	1,157	1,101	1,101	1,021
7.2.1 Euro	1,211	1,268	1,112	1,056	1,056	977
7.2.2 Non-euro	66	65	45	45	45	44
8. Accrued interest receivable on credit to other residents	224	224	191	213	221	197
8.1 Euro	152	151	127	140	149	129
8.2 Non-euro	72	73	64	73	72	68
Central Bank						
9. Government credit	–	–	–	–	–	–
9.1 Certificates of indebtedness	–	–	–	–	–	–
10. Government deposits	6,449	5,151	3,654	5,521	5,720	4,514
Other						
11. Direct net external Government borrowing from 1 Jan. each year	2,416	3,871	–1,470	–1,256	–1,081	–311
12. Uptake of Government securities by non-Irish residents from 1 Jan. each year	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.
13. Non-euro lending by credit institutions to non-MFI IFSC companies	14,651	15,535	15,507	15,742	15,106	14,561
14. Total lending by credit institutions to non-MFI IFSC companies	22,324	23,249	23,256	23,454	22,882	22,713

a See Explanatory Notes for detailed definitions.
b Euro/non-euro refers to currency of the loan.

2. Selected Measures

	Total euro credit		Private-sector credit			Residential mortgage lending		
	(1.1 + 2.1.1 + 2.2.1 + 3.1.1 + 3.2.1 + 4.1 + 5.1 + 6.1.1 + 6.2.1 +7.1.1 + 7.2.1 + 8.1)		(1 + 2 + 4 + 5 + 6 + 8)					
	Amount	Unadjusted year-to-year change	Amount	Unadjusted year-to-year change	Adjusted[a] year-to-year change	Outstanding level[b]	Unadjusted year-to-year change[c]	Adjusted year-to-year change
	€ million	%	€ million	%		€ million	%	
2000								
31 January	81,516	25·6	93,496	32·6	28·8	24,686	21·5	25·7
29 February	83,886	28·0	96,134	34·8	32·7	24,943	20·5	26·0
31 March	85,186	26·0	100,587	34·7	33·1	25,510	20·2	25·5
28 April	83,365	17·5	101,565	28·6	25·4	26,004	20·2	25·4
31 May	85,367	17·5	101,539	26·4	23·9	26,519	20·4	25·3
30 June	85,704	16·2	102,783	25·7	24·3	26,686	19·7	25·4
31 July	87,174	16·8	103,772	25·3	21·9	26,841	17·6	25·2
31 August	90,213	20·4	108,285	28·9	26·4	27,381	17·9	25·2
29 September	91,848	19·9	108,913	26·6	23·7	27,741	16·9	25·4
31 October	92,798	19·3	111,126	26·1	24·2	28,282	18·3	25·2
30 November	92,744	17·0	110,702	22·8	22·2	28,875	21·2	25·0
29 December	94,413	17·1	111,207	20·6	21·3	29,474	20·6	24·3
2001								
31 January	96,030	17·8	112,563	20·4	21·2	29,747	20·5	24·1
28 February	96,770	15·4	113,561	18·1	18·5	30,093	20·6	22·9
30 March	97,626	14·6	115,776	15·1	16·0	30,632	20·1	22·3
30 April	100,559	20·6	118,788	17·0	19·5	31,038	19·4	21·5
31 May	100,607	17·9	120,757	18·9	19·0	30,417	14·7	21·3
29 June	101,945	18·9	123,015	19·7	19·0	31,060	16·4	20·7
31 July	101,996	17·0	122,656	18·2	18·9	31,664	18·0	20·1
31 August	102,528	13·7	122,734	13·3	14·2	32,179	17·5	19·7
28 September	104,621	13·9	124,981	14·8	16·5	32,764	18·1	18·8
31 October	104,145	12·2	124,579	12·1	14·5	32,965	16·6	18·9
30 November	106,722	15·1	126,788	14·5	15·3	33,425	15·8	18·1
28 December	107,920	14·3	129,571	16·5	15·1	34,025	15·4	17·8
2002								
31 January	107,690	12·1	129,390	14·9	13·3	34,387	15·6	17·9
28 February	107,985	11·6	131,475	15·8	14·2	34,756	15·5	17·8
28 March	110,029	12·7	132,070	14·1	12·7	35,588	16·2	18·3
30 April	111,378	10·8	132,979	11·9	11·0	36,371	17·2	19·2

a This series excludes transactions between credit institutions and non-MFI IFSC companies and valuation effects arising from exchange-rate movements.

b Data relate to residential mortgages as reported on the balance sheets of within-the-State offices of credit institutions, i.e., mortgages extended on a cross-border basis are not included. The total reported above is the same figure as that reported vis-à-vis Irish residents under Item 5.6 (Assets) of Table C3: *Credit Institutions: Aggregate Balance Sheet* and so does not include securitised mortgages.

c The level of outstanding securitised mortgages (i.e., the initial amount of the securitisation less all repayments of capital made by the borrowers) has been added to the outstanding level of residential mortgages and a year-to-year change calculated in order more accurately to capture the indebtedness of Irish residents for housing purposes. However, as the securitised mortgages are no longer on the balance sheet of credit institutions, an adjusted series on the level of outstanding residential mortgages is not published.

Table A3: Irish Contribution to Euro Area Money Supply

	2001		2002			
€ million	30 Nov.	28 Dec.	31 Jan.	28 Feb.	28 Mar.	30 Apr.
1. Components[a]						
1. Central Bank: currency in circulation	4,076	3,737	3,536	3,613	3,754	3,775
2. Overnight deposits	17,020	18,870	17,925	17,630	18,268	18,197
3. Deposits with agreed maturity: up to 2 years	40,609	40,046	42,195	41,532	41,907	43,365
4. Deposits redeemable at notice: up to 3 months	31,153	31,168	32,397	32,829	32,912	32,047
5. Post Office Savings Bank deposits	782[e]	804[e]	829[e]	841[e]	847[e]	853[e]
6. Repurchase agreements	340	342	282	74	237	40
7. Debt securities: up to 2 years maturity	25,319	27,432	27,582	28,434	28,156	28,954
8. Money market funds shares/units	12,917[r]	13,444[r]	14,312	14,371	16,602	21,435
2. Memorandum Items: Non-Monetary Liabilities of Irish Monetary Financial Institutions						
9. Deposits with agreed maturity: over 2 years	9,635	9,905	9,938	10,026	9,830	9,904
10. Deposits redeemable at notice: over 3 months	174	166	164	157	163	83
11. Debt securities: over 2 years maturity	–7,088	–6,987	–6,891	–7,246	–8,295	–8,685
12. Capital and reserves	30,629	30,798	30,698	30,829	31,063	33,684

a Vis-à-vis residents of Ireland and other Monetary Union Members.

€ million	M1		M2		M3[b]	
Components	1+ 2		M1 + 3 + 4 + 5		M2 + 6 + 7	
	Amount	Headline year-to-year change – %	Amount	Headline year-to-year change – %	Amount	Headline year-to-year change – %
3. Selected Measures of Irish Contribution						
2001						
31 January	18,307	11·8	91,025[e]	12·3[e]	109,421[e]	16·5[e]
28 February	18,709	14·8	89,142[e]	9·5[e]	109,276[e]	14·8[e]
30 March	19,296	14·3	90,369[e]	10·2[e]	112,245[e]	17·2[e]
30 April	19,577	17·9	91,434[e]	9·5[e]	113,034[e]	15·6[e]
31 May	19,442	16·1	90,417[e]	7·3[e]	114,509[e]	15·8[e]
29 June	19,928	15·1	91,111[e]	7·9[e]	118,674[e]	21·0[e]
31 July	19,986	9·1	90,885[e]	7·6[e]	117,214[e]	20·5[e]
31 August	20,250	13·3	92,355[e]	4·8[e]	115,850[e]	13·2[e]
28 September	21,036	14·0	92,404[e]	5·2[e]	115,832[e]	13·2[e]
31 October	21,133	11·2	93,041[e]	3·7[e]	118,163[e]	11·6[e]
30 November	21,097	14·0	93,640[e]	4·5[e]	119,299[e]	12·0[e]
28 December	22,607	15·3	94,626[e]	8·6[e]	122,399[e]	17·2[e]
2002						
31 January	21,461	17·2	96,882[e]	6·4[e]	124,745[e]	14·0[e]
28 February	21,243	13·5	96,445[e]	8·2[e]	124,953[e]	14·3[e]
28 March	22,022	14·1	97,689[e]	8·1[e]	126,082[e]	12·3[e]
30 April	21,972	12·2	98,237[e]	7·4[e]	127,230[e]	12·6[e]

b While MMF shares/units are included in the euro area broad money aggregate, M3, they have been excluded from the Bank's calculation of the Irish contribution (section 3 of the table) in order to maintain continuity in the statistical tables and to facilitate the calculation of a year-on-year growth rate in this series. The full contribution of MFIs resident in Ireland (i.e. including MMFs) to euro area M3 can be determined by aggregating components 1 to 8 in the table on the previous page.

Table A4: Currency Outstanding

£000[a]

1. Denomination of Legal Tender Notes

Last day of	10/-	£1	£5	£10	£20	£50	£100	Total	Euro equivalent
2001									
January	591	13,449	110,935	248,858	1,799,421	1,184,685	114,761	3,472,699	4,409,418
February	591	13,437	109,151	247,483	1,787,228	1,200,772	114,340	3,473,002	4,409,803
March	591	13,428	108,272	252,723	1,780,250	1,232,043	114,995	3,502,302	4,447,007
April	591	13,431	108,688	257,556	1,786,147	1,261,318	115,310	3,543,040	4,498,732
May	591	13,422	111,192	271,438	1,830,200	1,318,631	115,419	3,660,894	4,648,377
June	591	13,410	112,137	266,698	1,793,177	1,343,319	114,859	3,644,191	4,627,168
July	591	13,394	113,172	265,551	1,811,003	1,411,281	114,919	3,729,911	4,736,010
August	591	13,386	111,994	250,746	1,735,711	1,409,789	113,966	3,636,182	4,616,999
September	591	13,380	110,866	244,538	1,694,439	1,410,930	112,991	3,587,734	4,555,483
October	591	13,368	111,756	231,589	1,677,238	1,426,374	110,850	3,571,766	4,535,207
November	590	13,350	109,296	217,659	1,607,113	1,406,905	107,355	3,462,266	4,396,171
December	590	13,330	110,665	220,278	1,553,719	1,420,265	101,878	3,420,725	4,343,425
2002									
January	590	13,286	52,093	73,163	301,724	249,990	38,933	729,779	926,628
February	590	13,182	44,597	57,105	173,414	106,208	19,263	414,360	526,129
March	590	13,128	41,710	51,545	145,130	74,990	15,538	342,630	435,050

2. Denomination of Coins

	£1	50p	20p	10p	5p	2p	1p	Total	Euro equivalent
2001									
January	145,810	44,294	38,513	24,445	22,322	11,092	9,830	296,306	376,231
February	145,811	44,295	38,693	24,545	22,422	11,118	9,848	296,731	376,771
March	146,813	44,296	38,813	24,685	22,562	11,150	9,880	298,199	378,634
April	147,218	44,296	38,873	24,745	22,632	11,174	9,904	298,842	379,451
May	148,021	44,396	38,993	24,825	22,882	11,216	9,942	300,275	381,271
June	148,025	44,497	39,113	24,975	22,982	11,226	9,980	300,798	381,934
July	147,975	44,576	39,293	25,255	23,005	11,238	9,994	301,336	382,618
August	148,476	44,651	39,333	25,775	23,255	11,276	10,040	302,806	384,484
September	149,683	44,777	39,433	25,775	23,255	11,276	10,040	304,239	386,304
October	149,684	44,777	39,634	25,775	23,435	11,276	10,040	304,622	386,790
November	149,685	45,053	39,894	25,775	23,565	11,296	10,066	305,334	387,694
December	149,709	45,063	39,900	25,777	23,667	11,297	10,069	305,483	387,883
2002									
January	149,709	44,766	39,866	25,776	23,666	11,286	10,063	305,133	387,439
February	90,238	44,766	38,266	25,776	23,666	9,958	9,141	241,812	307,038
March	67,818	20,538	27,863	25,776	23,666	8,239	8,135	182,036	231,138

a This table continues to be published in Irish pounds.

Notes

1. Consolidated bank notes ceased to be issued on 31 December 1953 and are in course of withdrawal from circulation. The value of these notes outstanding at 31 March 2002 amounted to IR£105,250; this is not included in the total of this table.
2. The issue of legal tender notes by clearing banks in the Republic of Ireland ceased in May 1929. These bank notes are in course of withdrawal from circulation. The value of such notes outstanding at 31 March 2002 amounted to IR£628,000; this is not included in the total of this table.
3. Ten shilling coins outstanding are included in the above table in the denomination 50p.
4. Coins, with the exception of those specified in Note 3 above, which were introduced prior to the introduction of decimal coinage have been called in and are in course of withdrawal from circulation. The decimal ½p, 5p coins issued before 29 June 1992 and 10p coins issued before 15 November 1993 have also been called in and are in course of withdrawal from circulation. The total value of such coin still outstanding at 31 March 2002 amounted to IR£15·13 million; this is not included in the total of this table.
5. IR£1 coins were issued from 20 June 1990 to replace IR£1 Legal Tender Notes which are in course of withdrawal from circulation.
6. The total for legal tender notes outstanding includes banknotes held abroad under Article 52 arrangements pending repatriation. The value of such banknotes amounted to IR£32,961,050 as at 31 March 2002.

Section B

Interest Rates and Exchange Rates and Balance of Payments

Table B1: Selected Lending Rates

Per cent per annum	2001	2002			
End-month	Dec.	Feb.	Mar.	Apr.	May
1. Eurosystem of Central Banks					
Marginal lending facility	4·25	4·25	4·25	4·25	4·25
Main refinancing operation (repo)[a]	3·25	3·25	3·25	3·25	3·25
2. Retail Rates — Ireland					
Clearing banks					
2.1 Prime rate[b]	3·93– 4·00	3·88– 3·93	3·88– 3·93	3·88– 3·93	3·88– 4·00
2.2 Overdrafts and term loans[c]					
AA					
Overdrafts and term loans up to 1 year	8·15– 9·45	8·15– 9·45	8·15– 9·45	8·15– 9·45	8·15– 9·45
Over 1 year and up to 3 years	7·85– 8·30	7·85– 8·30	7·85– 8·30	7·85– 8·30	7·85– 8·30
Over 3 years and up to 5 years	8·20– 8·45	8·20– 8·45	8·20– 8·45	8·20– 8·45	8·20– 8·45
Over 5 years and up to 7 years	8·55– 8·90	8·55– 8·90	8·55– 8·90	8·55– 8·90	8·55– 8·90
A					
Overdrafts and term loans up to 1 year	10·50–12·10	10·50–12·10	10·50–12·10	10·50–12·10	10·50–12·10
Over 1 year and up to 3 years	9·75–10·75	9·75–10·75	9·75–10·75	9·75–10·75	9·75–10·75
3. House Purchase Loans — Ireland[d]					
Standard variable rate (annuity)	4·25– 4·75	4·25– 4·75	4·25– 4·75	4·25– 4·75	4·25– 4·75

a Changes in this rate are effective from the date of settlement of the first main refinancing operation following announcement of the change. The rate quoted is the minimum bid rate for main refinancing operations.

b Rates are representative of those charged to large commercial customers for short-term borrowings.

c The AA category includes borrowers in the primary and construction, manufacturing and services sectors, while the A category covers personal and related retail borrowings. TSB Bank (which was acquired by Irish Life & Permanent in 2001) is not included.

d These are representative rates for the institutions in the category 'mortgage lenders'. This includes Tusa Financial Services Limited from October 1999 until December 2001, when it ceased operations. In addition, Bank of Scotland, which is not regulated by and does not report to the Central Bank, is included.

Table B2: Deposit and Other Selected Interest Rates

Per cent per annum	2001	2002			
End-month	Dec.	Feb.	Mar.	Apr.	May
1. Eurosystem of Central Banks					
Deposit facility	2·25	2·25	2·25	2·25	2·25
2. Interbank Market — Ireland[a]					
2.1 Overnight	3·94	3·34	3·35	3·38	3·34
2.2 1 month fixed	3·31	3·32	3·35	3·32	3·37
2.3 3 month fixed	3·28	3·35	3·43	3·37	3·47
3. Retail Rates — Ireland[b]					
3.1 Clearing					
Ordinary demand deposits[c]					
Under €5,000	0·05–0·25	0·05–0·25	0·05–0·25	0·05–0·25	0·05–0·25
€5,000 to €25,000	0·10–0·25	0·05–0·25	0·05–0·25	0·05–0·25	0·05–0·25
€25,000 to €100,000	0·10–0·38	0·10–0·38	0·10–0·38	0·10–0·38	0·10–0·38
€100,000 and over	0·10–0·50	0·10–0·50	0·10–0·50	0·10–0·50	0·10–0·50
3.2 Non-Clearing[d]					
Demand deposits	0·05–0·75	0·05–0·75	0·05–0·75	0·05–0·75	0·05–0·75
3.3 Post Office					
Ordinary accounts	0·25–0·50	0·25–0·50	0·25–0·50	0·25–0·50	0·25–0·50
4. Government Securities' Market — Ireland[a]					
Representative yields on Irish Government securities					
2 years to maturity	3·31	3·42	3·50	3·47	3·51
5 years to maturity	4·35	4·80	5·09	4·91	4·97
10 years to maturity	5·11	5·22	5·47	5·37	5·38
5. Equity Index — ISEQ[g]					
(Base 4 Jan. 1988 = 1,000)	5,707·00	4,959·61	5,186·57	5,146·72	5,237·94

a The rates/yields shown under these headings are representative.

b In addition to demand deposits financial institutions also offer a wide range of term deposit facilities, the interest rates on which move generally in line with interbank market rates.

c Prior to January 2002, deposit rate bands were denominated in Irish pounds.

d The rates shown under this heading are representative rates from a number of non-clearing institutions with significant domestic retail business, including building societies. Irish Life & Permanent, which acquired one of the clearing banks (TSB Bank) in 2001, is included.

g Irish Stock Exchange's equity index of all Official List and USM equities, excluding UK-registered companies.

Note: Retail deposit interest rates are shown gross of income tax liability. Interest paid on or credited to Irish residents' accounts is subject, with certain exceptions, to Deposit Interest Retention Tax.

Table B3: Selected International Interest Rates

Per cent per annum	Three-month Interest Rates			
	Euribor	Sterling	US dollar	Japanese yen
1999				
December[a]	3·30	6·00	5·95	0·10
2000				
October	5·12	6·05	6·65	0·47
November	5·05	5·97	6·63	0·49
December	4·84	5·75	6·30	0·45
2001				
January	4·77	5·72	5·52	0·40
February	4·80	5·64	5·17	0·30
March	4·55	5·44	4·82	0·09
April	4·77	5·28	4·28	0·06
May	4·55	5·16	3·95	0·05
June	4·42	5·25	3·78	0·05
July	4·44	5·17	3·62	0·05
August	4·24	4·86	3·40	0·03
September	3·63	4·45	2·53	0·02
October	3·56	4·26	2·19	0·02
November	3·34	3·95	1·95	0·02
December	3·28	4·05	1·81	0·02
2002				
January	3·37	3·97	1·80	0·02
February	3·34	3·98	1·86	0·05
March[b]	3·43	4·15	1·95	0·05
April	3·37	4·08	1·85	0·05
May	3·47	4·13	1·83	0·03

a Rates refer to Thursday, 30 December 1999.
b Rates refer to Thursday, 28 March 2002.

Note: As far as possible, rates given in this table are those prevailing on the last Friday of each period.

Table B4: Trade-Weighted Competitiveness Indicators for Ireland

1999 Q1 = 100	Nominal TWCI	Real TWCI (Deflated by consumer prices)	Real TWCI (Deflated by producer prices)
1999			
January	101·39	101·00	101·38
February	100·05	100·18	100·01
March	98·75	98·82	98·62
April	97·99	98·18	98·24
May	97·66	98·40	98·03
June	96·55	97·63	97·24
July	96·68	97·40	97·05
August	96·99	98·13	97·35
September	95·73	97·07	96·08
October	96·14	97·54	96·17
November	94·66	96·16	94·83
December	93·45	95·94	95·21
2000			
January	93·37	95·78	95·39
February	92·75	95·54	94·35
March	91·84	94·83	93·33
April	90·74	94·15	93·15
May	89·92	93·86	92·79
June	92·17	96·42	94·68
July	91·79	96·09	94·85
August	90·08	94·70	93·31
September	89·07	93·39	91·90
October	87·94	92·71	91·27
November	88·46	93·27	91·39
December	90·44	95·28	94·02
2001			
January	92·85	97·01	95·98
February	92·29	96·96	95·35
March	92·12	97·19	95·96
April	91·50	96·82	95·29
May	90·49	95·86	94·66
June	89·69	95·59	94·19
July	90·06	96·10	95·18
August	91·73	97·98	96·61
September	91·71	98·04	96·54
October	91·85	98·83	97·23
November	91·19	98·13	97·01
December	91·69	99·50	98·12
2002			
January	91·60	99·09	98·21
February	91·04	98·86	97·84
March	91·23	99·54	98·53
April	91·45	100·14	N/A
May	92·67	N/A	N/A

Note: A rise in an indicator implies a disimprovement in competitiveness while a fall in an indicator implies an improvement.

Table B5: Exchange Rates: End of Period

Units per Euro	Canada (Dollar)	Denmark (Krone)	Greece (Drachma)	Japan (Yen)	Sweden (Krona)	Switzerland (Franc)	United Kingdom (Pound)	United States (Dollar)	SDR
2000									
Q3	1·3198	7·4570	339·30	94·94	8·5265	1·5240	0·5967	0·8765	0·675327
Q4	1·3965	7·4631	340·75	106·92	8·8313	1·5232	0·6241	0·9305	0·714172
2001									
Q1[a]	1·3904	7·4627		110·74	9·1570	1·5271	0·6192	0·8832	0·770059
Q2	1·2927	7·4444		105·37	9·2125	1·5228	0·6031	0·8480	0·680770
Q3	1·4418	7·4367		109·02	9·7321	1·4761	0·6220	0·9131	0·708374
Q4[b]	1·4077	7·4365		115·33	9·3012	1·4829	0·6085	0·8813	0·701884
2002									
Q1[c]	1·3923	7·4336		115·51	9·0304	1·4670	0·6130	0·8724	0·699702
2001									
July	1·3389	7·4475		109·30	9·2785	1·5102	0·6143	0·8755	0·695538
August	1·4143	7·4465		108·65	9·5345	1·5165	0·6285	0·9158	0·710900
September	1·4418	7·4367		109·02	9·7321	1·4761	0·6220	0·9131	0·708374
October	1·4347	7·4434		110·37	9·6122	1·4682	0·6213	0·9042	0·707470
November	1·4057	7·4425		110·06	9·4910	1·4724	0·6238	0·8898	0·702801
December	1·4077	7·4365		115·33	9·3012	1·4829	0·6085	0·8813	0·701884
2002									
January	1·3672	7·4282		114·73	9·1700	1·4748	0·6111	0·8637	0·695386
February	1·3886	7·4317		116·07	9·0625	1·4759	0·6112	0·8651	0·696748
March[c]	1·3923	7·4336		115·51	9·0304	1·4670	0·6130	0·8724	0·699702
April	1·4126	7·4340		115·66	9·2540	1·4621	0·6188	0·9008	0·710574
May	1·4382	7·4323		116·39	9·1070	1·4644	0·6405	0·9387	0·727303
2002									
Week ended									
February 1	1·3709	7·4282		115·66	9·1880	1·4781	0·6100	0·8632	0·696560
8	1·3956	7·4280		117·46	9·2601	1·4722	0·6183	0·8740	0·702019
15	1·3852	7·4284		115·61	9·1788	1·4813	0·6095	0·8705	0·698624
22	1·3914	7·4325		117·07	9·1548	1·4796	0·6117	0·8747	0·702667
March 1	1·3886	7·4309		115·69	9·0890	1·4759	0·6103	0·8679	0·697759
8	1·3946	7·4325		112·50	9·0675	1·4708	0·6162	0·8797	0·700766
15	1·4098	7·4333		114·12	9·1330	1·4617	0·6213	0·8853	0·704765
22	1·3859	7·4339		116·76	9·0175	1·4602	0·6169	0·8795	0·703214
29[c]	1·3923	7·4336		115·51	9·0304	1·4670	0·6130	0·8724	0·699702
April 5	1·3997	7·4335		115·98	9·0311	1·4658	0·6125	0·8786	0·702008
12	1·3989	7·4367		116·28	9·0980	1·4656	0·6125	0·8803	0·702928
19	1·3992	7·4344		115·92	9·1671	1·4673	0·6144	0·8886	0·705190
26	1·4034	7·4336		115·22	9·2310	1·4644	0·6177	0·8971	0·708927
May 3	1·4165	7·4334		115·55	9·2645	1·4548	0·6192	0·9083	0·714157
10	1·4234	7·4360		116·60	9·3055	1·4547	0·6239	0·9118	0·715681
17	1·4189	7·4371		115·65	9·2190	1·4568	0·6279	0·9152	0·717325
24	1·4157	7·4368		114·94	9·1128	1·4580	0·6327	0·9188	0·718133
31	1·4382	7·4323		116·39	9·1070	1·4644	0·6405	0·9387	0·727303

a On 1 January 2001 Greece became a member of the Eurosystem.
b Rates refer to 28 December 2001.
c Rates refer to 28 March 2002.

Note: Reference Rates as published by the European Central Bank. The exchange rate quoted for the SDR is calculated by the IMF.

Table B6: Exchange Rates: Period Averages

Units per Euro	Canada (Dollar)	Denmark (Krone)	Greece (Drachma)	Japan (Yen)	Sweden (Krona)	Switzerland (Franc)	United Kingdom (Pound)	United States (Dollar)	SDR
1999	1·5840	7·4355	325·76	121·32	8·8075	1·6003	0·6587	1·0658	0·779552
2000	1·3706	7·4538	336·63	99·47	8·4452	1·5579	0·6095	0·9236	0·694207
2001[a]	1·3864	7·4521		108·68	9·2551	1·5105	0·6219	0·8956	0·697777
2000									
Q3	1·3412	7·4597	337·57	97·43	8·4040	1·5441	0·6124	0·9053	0·691585
Q4	1·3249	7·4537	340·08	95·30	8·6025	1·5162	0·6005	0·8683	0·674364
2001									
Q1	1.4099	7·4639		109·06	9·0038	1·5334	0·6326	0·9232	0·714607
Q2	1·3450	7·4592		106·93	9·1261	1·5283	0·6144	0·8725	0·692495
Q3	1·3743	7·4438		108·27	9·4067	1·5070	0·6194	0·8903	0·700676
Q4	1·4157	7·4415		110·45	9·4810	1·4735	0·6209	0·8959	0·704871
2002									
Q1	1·3978	7·4318		116·07	9·1589	1·4733	0·6147	0·8766	0·701665
2001									
July	1·3153	7·4447		107·21	9·2637	1·5135	0·6086	0·8607	0·687799
August	1·3857	7·4450		109·34	9·3107	1·5144	0·6267	0·9005	0·706221
September	1·4260	7·4413		108·20	9·6744	1·4913	0·6229	0·9111	0·708465
October	1·4224	7·4367		109·86	9·5780	1·4793	0·6239	0·9059	0·708330
November	1·4153	7·4452		108·68	9·4166	1·4663	0·6184	0·8883	0·700381
December	1·4075	7·4431		113·38	9·4359	1·4749	0·6201	0·8924	0·705937
2002									
January	1·4135	7·4329		117·12	9·2275	1·4745	0·6166	0·8833	0·705128
February	1·3880	7·4299		116·23	9·1828	1·4775	0·6116	0·8700	0·699026
March	1·3903	7·4324		114·75	9·0594	1·4678	0·6157	0·8758	0·700494
April	1·4008	7·4341		115·81	9·1358	1·4658	0·6141	0·8858	0·704739
May	1·4210	7·4356		115·86	9·2208	1·4572	0·6282	0·9170	0·717748
2002									
Week ended									
February 1	1·3724	7·4282		114·99	9·2039	1·4738	0·6105	0·8623	0·694901
8	1·3873	7·4282		115·93	9·2349	1·4741	0·6133	0·8679	0·697995
15	1·3909	7·4293		116·18	9·2221	1·4793	0·6120	0·8735	0·700498
22	1·3864	7·4307		116·55	9·1736	1·4798	0·6107	0·8720	0·699961
March 1	1·3909	7·4319		116·28	9·0809	1·4764	0·6104	0·8677	0·697888
8	1·3839	7·4310		113·84	9·0560	1·4748	0·6132	0·8721	0·698323
15	1·3941	7·4320		113·06	9·1111	1·4669	0·6189	0·8773	0·700067
22	1·3929	7·4335		116·06	9·0412	1·4634	0·6180	0·8809	0·703523
29	1·3905	7·4335		116·10	9·0145	1·4637	0·6136	0·8742	0·700642
April 5	1·4024	7·4335		116·68	9·0482	1·4632	0·6124	0·8798	0·703204
12	1·3986	7·4355		115·54	9·0827	1·4660	0·6123	0·8787	0·701601
19	1·3986	7·4347		115·90	9·1439	1·4687	0·6139	0·8853	0·704579
26	1·3990	7·4327		115·34	9·2063	1·4660	0·6155	0·8917	0·706721
May 3	1·4136	7·4332		115·60	9·2568	1·4593	0·6186	0·9040	0·711891
10	1·4265	7·4348		116·67	9·3148	1·4562	0·6229	0·9107	0·715191
17	1·4156	7·4361		116·07	9·2592	1·4557	0·6249	0·9097	0·715025
24	1·4184	7·4379		115·20	9·1591	1·4541	0·6323	0·9215	0·719274
31	1·4261	7·4350		115·63	9·1317	1·4635	0·6367	0·9305	0·723527

a On 1 January 2001 Greece became a member of the Eurosystem.

Note: Reference Rates published by the European Central Bank. The exchange rate quoted for the SDR is calculated by the IMF.

Table B7: Balance of Payments

€ million	2001	2001			
	Year	Q1	Q2	Q3	Q4
Current account					
Merchandise[a]	33,561	7,701	9,248	8,884	7,728
Services	–16,357	–4,229	–3,505	–4,200	–4,423
Income	–18,880	–4,453	–5,666	–4,776	–3,985
Current transfers	532	129	97	–31	337
Balance on current account	–1,145	–852	174	–123	–344
Balance on capital account	664	241	88	13	322
Financial account					
Direct investment:	4,895	4,572	2,205	747	–2,629
• Equity	1,767	–2	70	1,272	427
• Reinvested earnings	9,489	1,993	3,491	2,640	1,365
• Other capital	–6,361	2,581	–1,356	–3,165	–4,421
Portfolio investment:	–19,534	–1,998	–4,073	–8,302	–5,161
• Equity	60,546	18,247	11,456	16,251	14,592
• Debt instruments	–80,081	–20,245	–15,529	–24,554	–19,753
Bonds and notes	–49,309	–11,126	–12,857	–11,293	–14,033
Money market instruments	–30,771	–9,119	–2,672	–13,260	–5,720
Other investment:	16,221	168	1,015	8,516	6,522
• Loans, currency and deposits	17,693	849	3,775	6,817	6,252
• Other	–1,471	–681	–2,760	1,700	270
Reserve assets[b]:	–441	–67	–199	–45	–130
• Monetary gold	–	–	1	–1	–
• Special drawing rights	–8	–3	–2	–2	–1
• Reserve position in the IMF	–20	–3	–8	–29	20
• Foreign exchange	–413	–61	–190	–13	–149
• Other	–	–	–	–	–
Balance on financial account	1,141	2,675	–1,052	916	–1,398
Net errors and omissions	*–660*	*–2,064*	*790*	*–806*	*1,420*

a Adjusted for balance-of-payments purposes.
b Computed on a transactions basis, i.e., change in total reserves less valuation changes and allocation of SDRs.

Source: Central Statistics Office.

Section C

Banking and Other Financial Institutions

Table C1: Irish Monetary Sector: Consolidated Balance Sheet

€ million	2001		2002			
Return dates	30 Nov.	28 Dec.	31 Jan.	28 Feb.	28 Mar.	30 Apr.
Liabilities						
1. Capital and reserves	21,765	21,819	21,969	22,134	22,036	23,901
2. Government deposits at Central Bank	6,450	5,109	3,653	5,520	5,719	4,513
3. Currency	4,076	3,737	3,536	3,613	3,754	3,774
4. Non-Government deposit accounts	87,507	89,855	90,050	90,265	91,245	92,264
5. Interest payable on non-Government deposits	570	542	520	543	465	419
6. Other general government deposits	540	607	498	414	393	420
7. Interest on general government deposits	2	2	2	1	0	0
8. Net external liability of all credit institutions	14,612	13,289	14,608	18,109	13,876	13,163
9. Other liabilities	9,976	9,506	10,356	10,057	10,983	11,339
Total	145,498	144,465	145,191	150,657	148,472	149,795
Assets						
1. Non-Government credit	126,059	129,078	128,818	130,797	131,609	132,355
2. Accrued interest receivable on non-Government credit	729	492	571	678	461	623
3. Government credit	5,591	5,356	4,990	4,933	5,179	5,128
4. Official external reserves	6,154	6,400	6,027	5,901	6,062	6,032
5. Fixed assets	1,909	1,921	1,942	1,934	1,948	1,993
6. Other assets	5,056	1,218	2,843	6,414	3,214	3,664

Note: The data in the table relating to credit institutions refer only to their within-the-State offices.

Table C2: Financial Statement of the Central Bank of Ireland[a]

€ million

1. Assets

	Gold and gold receivables	Claims on non-euro area residents in foreign currency	Claims on euro area residents in foreign currency	Claims on non-euro area residents in euro	Lending to euro area credit institutions in euro	*of which:*		
						Main refinancing operations	Longer-term refinancing operations	Fine-tuning reverse operations
	1	2	3	4	5	6	7	8
2001								
26 January	57	6,007	254	49	9,173	3,646	5,507	–
23 February	57	5,802	475	54	9,753	4,141	5,507	–
30 March	57	5,615	331	98	9,065	4,131	4,914	–
27 April	57	6,120	475	101	11,116	3,803	7,313	–
25 May	57	6,155	369	122	10,039	2,726	7,313	–
29 June	56	6,229	262	108	10,013	3,006	6,984	–
27 July	62	6,765	472	121	10,832	3,333	7,499	–
31 August	62	6,452	401	126	10,826	3,564	7,262	–
28 September	62	7,022	413	121	11,600	4,256	7,343	–
26 October	62	6,506	373	171	11,251	4,197	7,054	–
30 November	62	6,075	478	189	11,105	3,313	6,402	–
28 December	62	6,114	398	210	13,201	5,209	7,849	–
2002								
25 January	61	6,113	307	715	10,870	3,021	7,849	–
22 February	61	5,881	436	704	11,028	3,854	7,174	–
22 March	61	5,851	370	733	12,950	4,091	8,859	–
26 April	67	6,014	362	810	12,321	3,465	8,856	–
31 May	67	5,494	242	270	12,699	3,713	8,986	–

2. Liabilities

	Banknotes in circulation	Liabilities to euro area credit institutions in euro	*of which:*					Other liabilities to euro area credit institutions in euro	Debt Certificates issued
			Current accounts (covering the minimum reserve system)	Deposit facility	Fixed-term deposits	Deposits related to margin calls	Fine-tuning reverse operations		
	1	2	3	4	5	6	7	8	9
2001									
26 January	4,402	3,118	3,118	–	–	–	–	–	–
23 February	4,390	4,148	4,099	49	–	–	–	–	–
30 March	4,433	3,766	3,766	–	–	–	–	–	–
27 April	4,490	3,970	3,970	–	–	–	–	–	–
25 May	4,523	3,883	3,883	–	–	–	–	–	–
29 June	4,619	3,248	3,248	–	–	–	–	–	–
27 July	4,684	3,968	3,968	–	–	–	–	–	–
31 August	4,612	3,305	3,305	–	–	–	–	–	–
28 September	4,546	3,391	3,391	–	–	–	–	–	–
26 October	4,500	4,342	4,342	–	–	–	–	–	–
30 November	4,365	3,858	3,858	–	–	–	–	7	–
28 December	4,316	3,506	3,506	–	–	–	–	881	–
2002									
25 January	2,974	4,037	4,037	–	–	–	–	224	–
22 February	2,873	4,061	3,996	65	–	–	–	–	–
22 March	2,918	3,764	3,731	33	–	–	–	–	–
26 April	2,873	4,704	4,704	–	–	–	–	–	–
31 May	3,063	4,040	4,040	–	–	–	–	–	–

a Data relate to the last Friday of the month, except for December when they relate to the last working day.

Note: An advance release calendar for the publication of the analytical accounts of the Central Bank and of the banking sector that meets the IMF's SDDS requirements is published on the IMF Bulletin Board (internet address: http://dsbb.imf.org).

1. Assets

Structural reverse operations	Marginal Lending Facility	Credits related to margin calls	Other claims on euro area credit institutions in euro	Securities of euro area residents in euro	General government debt in euro	Other assets	Total assets	
9	10	11	12	13	14	15	16	
								2001
–	20	–	–	2,018	–	819	18,377	26 January
–	105	–	–	2,016	–	843	19,000	23 February
–	20	–	–	1,980	–	843	17,989	30 March
–	–	–	–	2,013	–	822	20,704	27 April
–	–	–	–	1,992	–	822	19,556	25 May
–	23	–	1	2,006	–	842	19,517	29 June
–	–	–	–	2,004	–	842	21,098	27 July
–	–	–	1	1,992	–	838	20,698	31 August
–	1	–	1	1,998	–	872	22,089	28 September
–	–	–	1	1,999	–	878	21,241	26 October
1,390	–	–	1	2,022	–	899	20,831	30 November
–	143	–	–	1,973	–	880	22,838	28 December
								2002
–	–	–	845	1,977	–	1,259	22,147	25 January
–	–	–	–	1,986	–	1,251	21,347	22 February
–	–	–	–	1,958	–	1,335	23,258	22 March
–	–	–	–	1,858	–	918	22,350	26 April
–	–	–	–	1,801	–	2,015	22,588	31 May

2. Liabilities

Liabilities to other euro area residents in euro	Liabilities to non-euro area residents in euro	Liabilities to euro area residents in foreign currency	Liabilities to non-euro area residents in foreign currency	Counterpart of Special Drawing Rights allocated by the IMF	Revaluation accounts	Capital and reserves	Other liabilities	Total liabilities	
10	11	12	13	14	15	16	17	18	
									2001
2,284	27	–	293	122	1,408	1,462	5,261	18,377	26 January
1,653	23	–	346	122	1,408	1,465	5,445	19,000	23 February
2,226	20	–	4	122	1,408	1,467	4,543	17,989	30 March
2,094	10	–	333	125	1,667	1,460	6,555	20,704	27 April
1,473	17	–	246	125	1,667	1,462	6,160	19,556	25 May
1,597	24	–	197	125	1,667	1,463	6,577	19,517	29 June
2,290	19	–	658	128	1,787	1,457	6,107	21,098	27 July
1,852	23	–	258	128	1,787	1,459	7,274	20,698	31 August
1,526	18	–	809	128	1,787	1,461	8,423	22,089	28 September
1,614	23	–	425	123	1,558	1,451	7,205	21,241	26 October
6,449	46	–	101	123	1,558	1,452	2,872	20,831	30 November
5,078	22	–	55	123	1,558	1,453	5,846	22,838	28 December
									2002
2,514	13	–	257	124	1,506	1,650	8,848	22,147	25 January
3,533	15	–	182	124	1,504	1,573	7,482	21,347	22 February
5,401	16	–	88	124	1,504	1,531	7,912	23,258	22 March
3,679	16	–	151	125	1,469	1,274	8,059	22,350	26 April
5,876	13	–	38	125	1,469	1,287	6,677	22,588	31 May

Table C3: Credit Institutions: Aggregate Balance Sheet

€ million	30 November 2001			
Vis-à-vis	Irish residents	Other Monetary Union residents	Rest of World residents	Total
Liabilities				
1. Capital and reserves	19,479	5,946	6,502	31,927
2. Deposits from credit institutions and other MFIs[a] (excluding Central Bank)	31,124	52,038	85,706	168,868
3. Deposits from Central Bank	11,105	–	–	11,105
3.1 Short-term	11,105	–	–	11,105
3.2 Other	–	–	–	–
4. Deposits from general government (central, regional and local)	2,027	210	4,934	7,172
5. Deposits from other residents (non-MFIs, non-Government entities)	87,507	10,675	21,997	120,179
5.1 Overnight	16,712	57	537	17,306
5.2 Agreed maturity: Up to and including 1 year	32,095	6,731	11,746	50,573
1 to 2 years	1,219	286	322	1,827
Over 2 years	7,280	2,351	3,197	12,828
5.3 Notice: Up to and including 3 months	29,687	1,248	3,294	34,230
of which: Demand accounts	21,747	1,212	2,604	25,563
Special Savings Accounts	2,788	2	16	2,806
Other notice up to and including 3 months	5,152	34	674	5,860
Over 3 months	174	1	46	221
5.4 Repurchase agreements	340	–	2,855	3,195
6. Debt securities issued[b]	2,514	7,597	28,398	38,509
6.1 Up to and including 1 year	1,515	2,449	21,881	25,845
6.2 1 to 2 years	41	11	651	703
6.3 Over 2 years	959	5,137	5,866	11,962
7. Remaining liabilities	7,565	6,350	25,662	39,578
Total liabilities	161,321	82,817	173,200	417,338
Assets				
1. Holdings of notes and coin	708	–	22	730
2. Loans to credit institutions and other MFIs[a] (excluding Central Bank)	31,124	24,082	35,132	90,338
3. Balances with Central Bank	4,182	–	165	4,346
3.1 Mandatory balances	4,175	–	–	4,175
3.2 Other	7	–	165	172
4. Loans to general government (central, regional and local)	806	13,050	9,477	23,333
5. Loans to other residents (non-MFI, non-Government entities)	121,471	29,240	37,486	188,196
5.1 Overdrafts	6,434	24	218	6,675
5.2 Repurchase agreements	335	–	933	1,268
5.3 Loans up to and including 1 year	17,865	3,398	6,272	27,535
5.4 Term/revolving loans	50,698	13,814	15,280	79,792
5.5 Instalment credit/hire-purchase/leases	4,011	949	245	5,205
5.6 Residential mortgages	33,425	53	183	33,661
5.7 Other mortgages	6,198	150	421	6,769
5.8 Other loans and securities issued to other residents	2,505	10,852	13,934	27,291
6. Holdings of securities[b]	5,655	38,308	20,678	64,641
6.1 Issued by MFIs	870	19,409	14,745	35,024
6.2 Issued by general government	4,785	18,900	5,933	29,618
6.2.1 Exchequer notes	251	755	350	1,356
6.2.2 Securities	4,534	18,145	5,583	28,262
7. Holdings of shares and other equity	4,925	831	3,465	9,220
7.1 Issued by MFIs	337	548	1,509	2,394
7.2 Issued by other residents (non-MFI, non-Government entities)	4,588	283	1,955	6,826
8. Fixed assets	1,854	–	1	1,854
9. Remaining assets	5,208	7,540	21,929	34,678
Total assets	175,933	113,051	128,354	417,338

a Other MFIs comprise financial institutions whose business is to receive deposits or close substitutes for deposits.
b Money-market paper is included in the category 'Up to 1 year'.

€ million	28 December 2001			
Vis-à-vis	Irish residents	Other Monetary Union residents	Rest of World residents	Total
Liabilities				
1. Capital and reserves	19,594	5,998	6,571	32,163
2. Deposits from credit institutions and other MFIs[a] (excluding Central Bank)	29,690	50,883	85,357	165,930
3. Deposits from Central Bank	13,201	–	–	13,201
3.1 Short-term	13,201	–	–	13,201
3.2 Other	–	–	–	–
4. Deposits from general government (central, regional and local)	2,061	152	4,061	6,274
5. Deposits from other residents (non-MFIs, non-Government entities)	89,855	9,900	25,037	124,792
5.1 Overnight	18,460	103	580	19,144
5.2 Agreed maturity: Up to and including 1 year	32,409	6,263	14,034	52,707
1 to 2 years	856	279	259	1,394
Over 2 years	7,444	2,456	3,269	13,169
5.3 Notice: Up to and including 3 months	30,260	716	4,338	35,314
of which: Demand accounts	22,197	679	3,617	26,494
Special Savings Accounts	2,692	2	16	2,710
Other notice up to and including 3 months	5,370	36	704	6,110
Over 3 months	166	–	26	192
5.4 Repurchase agreements	260	82	2,531	2,873
6. Debt securities issued[b]	3,040	7,197	31,085	41,322
6.1 Up to and including 1 year	1,566	2,049	24,346	27,961
6.2 1 to 2 years	82	10	706	797
6.3 Over 2 years	1,392	5,138	6,033	12,563
7. Remaining liabilities	7,395	5,778	25,251	38,423
Total liabilities	164,834	79,908	177,362	422,105
Assets				
1. Holdings of notes and coin	995	–	34	1,029
2. Loans to credit institutions and other MFIs[a] (excluding Central Bank)	29,690	22,994	35,781	88,465
3. Balances with Central Bank	4,324	–	136	4,460
3.1 Mandatory balances	3,857	–	–	3,857
3.2 Other	467	–	136	603
4. Loans to general government (central, regional and local)	493	12,943	9,624	23,060
5. Loans to other residents (non-MFI, non-Government entities)	124,337	30,319	39,446	194,101
5.1 Overdrafts	6,764	9	182	6,955
5.2 Repurchase agreements	363	–	1,194	1,557
5.3 Loans up to and including 1 year	18,782	3,460	7,766	30,008
5.4 Term/revolving loans	51,478	13,794	15,087	80,359
5.5 Instalment credit/hire-purchase/leases	4,031	1,135	300	5,466
5.6 Residential mortgages	34,025	60	185	34,269
5.7 Other mortgages	6,384	160	434	6,978
5.8 Other loans and securities issued to other residents	2,511	11,703	14,296	28,509
6. Holdings of securities[b]	5,924	39,635	20,871	66,430
6.1 Issued by MFIs	1,061	19,816	14,563	35,441
6.2 Issued by general government	4,863	19,819	6,307	30,989
6.2.1 Exchequer notes	278	734	521	1,532
6.2.2 Securities	4,585	19,085	5,787	29,457
7. Holdings of shares and other equity	5,077	832	3,703	9,611
7.1 Issued by MFIs	335	549	1,789	2,674
7.2 Issued by other residents (non-MFI, non-Government entities)	4,742	282	1,913	6,937
8. Fixed assets	1,867	–	1	1,868
9. Remaining assets	5,417	7,297	20,367	33,081
Total assets	178,123	114,020	129,961	422,105

a Other MFIs comprise financial institutions whose business is to receive deposits or close substitutes for deposits.
b Money-market paper is included in the category 'Up to 1 year'.

Table C3: Credit Institutions: Aggregate Balance Sheet

€ million	31 January 2002			
Vis-à-vis	Irish residents	Other Monetary Union residents	Rest of World residents	Total
Liabilities				
1. Capital and reserves	19,545	5,895	6,653	32,093
2. Deposits from credit institutions and other MFIs[a] (excluding Central Bank)	30,566	51,602	87,461	169,628
3. Deposits from Central Bank	11,114	–	–	11,114
3.1 Short-term	11,114	–	–	11,114
3.2 Other	–	–	–	–
4. Deposits from general government (central, regional and local)	1,740	198	4,400	6,338
5. Deposits from other residents (non-MFIs, non-Government entities)	90,050	12,205	24,929	127,184
5.1 Overnight	17,628	69	756	18,452
5.2 Agreed maturity: Up to and including 1 year	33,181	7,679	14,200	55,059
1 to 2 years	816	284	213	1,313
Over 2 years	7,479	2,455	3,277	13,211
5.3 Notice: Up to and including 3 months	30,527	1,692	3,682	35,902
of which: Demand accounts	22,415	1,656	2,948	27,019
Special Savings Accounts	2,661	2	16	2,678
Other notice up to and including 3 months	5,451	35	718	6,204
Over 3 months	164	–	30	194
5.4 Repurchase agreements	257	25	2,771	3,053
6. Debt securities issued[b]	3,442	7,419	30,968	41,829
6.1 Up to and including 1 year	1,817	2,341	24,137	28,295
6.2 1 to 2 years	38	10	656	704
6.3 Over 2 years	1,587	5,068	6,175	12,829
7. Remaining liabilities	7,433	4,870	27,292	39,595
Total liabilities	163,890	82,188	181,703	427,781
Assets				
1. Holdings of notes and coin	1,057	–	50	1,107
2. Loans to credit institutions and other MFIs[a] (excluding Central Bank)	30,566	23,912	37,234	91,711
3. Balances with Central Bank	4,116	–	138	4,254
3.1 Mandatory balances	4,116	–	–	4,116
3.2 Other	–	–	138	138
4. Loans to general government (central, regional and local)	770	13,109	9,851	23,730
5. Loans to other residents (non-MFI, non-Government entities)	124,083	30,095	40,084	194,261
5.1 Overdrafts	6,457	3	609	7,068
5.2 Repurchase agreements	636	–	1,408	2,044
5.3 Loans up to and including 1 year	18,555	3,076	6,265	27,897
5.4 Term/revolving loans	51,132	13,879	15,580	80,591
5.5 Instalment credit/hire-purchase/leases	3,993	1,121	306	5,420
5.6 Residential mortgages	34,387	59	182	34,629
5.7 Other mortgages	6,362	160	448	6,970
5.8 Other loans and securities issued to other residents	2,561	11,796	15,285	29,642
6. Holdings of securities[b]	5,236	39,636	21,795	66,667
6.1 Issued by MFIs	1,016	20,122	14,799	35,938
6.2 Issued by general government	4,220	19,514	6,996	30,729
6.2.1 Exchequer notes	121	713	1,224	2,058
6.2.2 Securities	4,099	18,801	5,772	28,672
7. Holdings of shares and other equity	5,072	834	4,331	10,237
7.1 Issued by MFIs	336	553	1,801	2,689
7.2 Issued by other residents (non-MFI, non-Government entities)	4,736	281	2,530	7,548
8. Fixed assets	1,887	–	1	1,888
9. Remaining assets	5,712	6,344	21,869	33,925
Total assets	178,498	113,929	135,353	427,781

a Other MFIs comprise financial institutions whose business is to receive deposits or close substitutes for deposits.
b Money-market paper is included in the category 'Up to 1 year'.

€ million	28 February 2002			
Vis-à-vis	Irish residents	Other Monetary Union residents	Rest of World residents	Total
Liabilities				
1. Capital and reserves	19,724	5,894	6,667	32,285
2. Deposits from credit institutions and other MFIs[a] (excluding Central Bank)	30,510	50,704	91,767	172,982
3. Deposits from Central Bank	12,587	–	–	12,587
3.1 Short-term	12,587	–	–	12,587
3.2 Other	–	–	–	–
4. Deposits from general government (central, regional and local)	1,327	136	4,356	5,819
5. Deposits from other residents (non-MFIs, non-Government entities)	90,265	11,433	25,137	126,835
5.1 Overnight	17,176	261	687	18,125
5.2 Agreed maturity: Up to and including 1 year	33,599	6,574	14,707	54,880
1 to 2 years	848	274	273	1,394
Over 2 years	7,598	2,422	3,299	13,319
5.3 Notice: Up to and including 3 months	30,839	1,876	3,838	36,553
of which: Demand accounts	22,762	1,840	3,104	27,706
Special Savings Accounts	2,603	2	18	2,623
Other notice up to and including 3 months	5,474	34	716	6,224
Over 3 months	157	–	73	230
5.4 Repurchase agreements	48	26	2,260	2,334
6. Debt securities issued[b]	3,225	7,559	32,007	42,791
6.1 Up to and including 1 year	1,733	2,526	23,997	28,256
6.2 1 to 2 years	42	10	1,638	1,690
6.3 Over 2 years	1,450	5,022	6,372	12,845
7. Remaining liabilities	8,305	5,464	29,121	42,889
Total liabilities	165,944	81,189	189,055	436,188
Assets				
1. Holdings of notes and coin	829	–	37	866
2. Loans to credit institutions and other MFIs[a] (excluding Central Bank)	30,510	23,611	37,884	92,006
3. Balances with Central Bank	7,864	–	131	7,995
3.1 Mandatory balances	7,864	–	–	7,864
3.2 Other	–	–	131	131
4. Loans to general government (central, regional and local)	588	12,999	9,926	23,513
5. Loans to other residents (non-MFI, non-Government entities)	126,047	29,551	41,435	197,034
5.1 Overdrafts	6,418	2	524	6,944
5.2 Repurchase agreements	337	–	1,532	1,869
5.3 Loans up to and including 1 year	19,508	3,151	7,881	30,539
5.4 Term/revolving loans	52,050	13,491	15,254	80,795
5.5 Instalment credit/hire-purchase/leases	3,992	1,115	268	5,375
5.6 Residential mortgages	34,756	60	182	34,998
5.7 Other mortgages	6,418	159	461	7,039
5.8 Other loans and securities issued to other residents	2,567	11,573	15,334	29,474
6. Holdings of securities[b]	5,455	40,525	21,577	67,556
6.1 Issued by MFIs	1,109	20,494	14,940	36,543
6.2 Issued by general government	4,345	20,031	6,637	31,014
6.2.1 Exchequer notes	97	705	1,033	1,835
6.2.2 Securities	4,248	19,326	5,604	29,179
7. Holdings of shares and other equity	5,090	838	4,307	10,235
7.1 Issued by MFIs	340	559	1,793	2,693
7.2 Issued by other residents (non-MFI, non-Government entities)	4,750	279	2,514	7,542
8. Fixed assets	1,879	–	1	1,880
9. Remaining assets	5,790	6,465	22,847	35,103
Total assets	184,052	113,990	138,146	436,188

a Other MFIs comprise financial institutions whose business is to receive deposits or close substitutes for deposits.
b Money-market paper is included in the category 'Up to 1 year'.

Table C3: Credit Institutions: Aggregate Balance Sheet

€ million	28 March 2002			
Vis-à-vis	Irish residents	Other Monetary Union residents	Rest of World residents	Total
Liabilities				
1. Capital and reserves	19,870	5,974	6,704	32,547
2. Deposits from credit institutions and other MFIs[a] (excluding Central Bank)	28,071	49,563	93,460	171,094
3. Deposits from Central Bank	13,281	–	–	13,281
3.1 Short-term	13,281	–	–	13,281
3.2 Other	–	–	–	–
4. Deposits from general government (central, regional and local)	1,331	116	3,937	5,384
5. Deposits from other residents (non-MFIs, non-Government entities)	91,245	11,562	26,078	128,886
5.1 Overnight	17,989	89	676	18,754
5.2 Agreed maturity: Up to and including 1 year	33,176	7,500	14,350	55,027
1 to 2 years	783	277	215	1,275
Over 2 years	7,637	2,188	2,793	12,618
5.3 Notice: Up to and including 3 months	31,260	1,508	4,618	37,386
of which: Demand accounts	23,122	1,473	3,862	28,457
Special Savings Accounts	2,556	2	18	2,575
Other notice up to and including 3 months	5,582	33	738	6,354
Over 3 months	162	–	63	225
5.4 Repurchase agreements	237	–	3,364	3,601
6. Debt securities issued[b]	2,952	7,708	31,549	42,209
6.1 Up to and including 1 year	1,465	2,744	23,385	27,594
6.2 1 to 2 years	17	–	1,846	1,863
6.3 Over 2 years	1,470	4,964	6,318	12,752
7. Remaining liabilities	8,936	5,357	24,854	39,146
Total liabilities	165,686	80,281	186,581	432,547
Assets				
1. Holdings of notes and coin	835	–	32	867
2. Loans to credit institutions and other MFIs[a] (excluding Central Bank)	28,071	25,153	39,136	92,359
3. Balances with Central Bank	4,808	–	154	4,962
3.1 Mandatory balances	4,808	–	–	4,808
3.2 Other	–	–	154	154
4. Loans to general government (central, regional and local)	718	12,616	9,977	23,311
5. Loans to other residents (non-MFI, non-Government entities)	126,847	29,145	40,232	196,224
5.1 Overdrafts	6,776	4	556	7,336
5.2 Repurchase agreements	440	–	954	1,394
5.3 Loans up to and including 1 year	18,535	2,912	7,533	28,980
5.4 Term/revolving loans	52,490	13,573	15,030	81,094
5.5 Instalment credit/hire-purchase/leases	3,959	1,112	245	5,317
5.6 Residential mortgages	35,588	60	182	35,830
5.7 Other mortgages	6,373	160	465	6,998
5.8 Other loans and securities issued to other residents	2,685	11,324	15,267	29,277
6. Holdings of securities[b]	5,564	41,743	23,284	70,591
6.1 Issued by MFIs	1,103	21,245	15,178	37,526
6.2 Issued by general government	4,460	20,498	8,106	33,065
6.2.1 Exchequer notes	94	760	2,449	3,303
6.2.2 Securities	4,366	19,738	5,658	29,762
7. Holdings of shares and other equity	5,101	1,434	3,921	10,456
7.1 Issued by MFIs	339	563	1,775	2,676
7.2 Issued by other residents (non-MFI, non-Government entities)	4,762	871	2,147	7,780
8. Fixed assets	1,895	–	1	1,896
9. Remaining assets	5,724	5,978	20,180	31,882
Total assets	179,562	116,068	136,917	432,547

a Other MFIs comprise financial institutions whose business is to receive deposits or close substitutes for deposits.
b Money-market paper is included in the category 'Up to 1 year'.

€ million	30 April 2002			
Vis-à-vis	Irish residents	Other Monetary Union residents	Rest of World residents	Total
Liabilities				
1. Capital and reserves	22,537	6,000	6,615	35,152
2. Deposits from credit institutions and other MFIs[a] (excluding Central Bank)	28,206	50,357	92,441	171,004
3. Deposits from Central Bank	11,675	–	–	11,675
3.1 Short-term	11,675	–	–	11,675
3.2 Other	–	–	–	–
4. Deposits from general government (central, regional and local)	1,364	235	3,632	5,231
5. Deposits from other residents (non-MFIs, non-Government entities)	92,264	10,717	26,113	129,094
5.1 Overnight	17,893	73	715	18,681
5.2 Agreed maturity: Up to and including 1 year	35,276	6,712	14,657	56,645
1 to 2 years	811	321	214	1,346
Over 2 years	7,495	2,409	2,938	12,842
5.3 Notice: Up to and including 3 months	30,666	1,202	3,534	35,403
of which: Demand accounts	23,321	1,179	3,051	27,551
Special Savings Accounts	2,530	2	17	2,549
Other notice up to and including 3 months	4,815	22	466	5,303
Over 3 months	82	–	8	90
5.4 Repurchase agreements	40	–	4,047	4,087
6. Debt securities issued[b]	2,870	7,394	32,535	42,798
6.1 Up to and including 1 year	1,449	2,472	24,030	27,952
6.2 1 to 2 years	21	400	1,881	2,301
6.3 Over 2 years	1,400	4,522	6,623	12,545
7. Remaining liabilities	9,311	4,611	27,284	41,205
Total liabilities	168,228	79,313	188,620	436,160
Assets				
1. Holdings of notes and coin	769	–	34	804
2. Loans to credit institutions and other MFIs[a] (excluding Central Bank)	28,206	24,217	37,552	89,976
3. Balances with Central Bank	5,195	–	150	5,346
3.1 Mandatory balances	5,195	–	–	5,195
3.2 Other	–	–	150	150
4. Loans to general government (central, regional and local)	549	12,604	10,094	23,247
5. Loans to other residents (non-MFI, non-Government entities)	127,536	29,385	40,695	197,615
5.1 Overdrafts	6,557	1	567	7,125
5.2 Repurchase agreements	730	–	1,603	2,333
5.3 Loans up to and including 1 year	17,172	2,793	7,993	27,958
5.4 Term/revolving loans	53,203	13,660	15,036	81,899
5.5 Instalment credit/hire-purchase/leases	4,026	1,165	244	5,436
5.6 Residential mortgages	36,371	59	186	36,616
5.7 Other mortgages	6,693	161	331	7,184
5.8 Other loans and securities issued to other residents	2,783	11,546	14,735	29,063
6. Holdings of securities[b]	5,684	41,763	23,374	70,821
6.1 Issued by MFIs	1,106	21,424	15,134	37,663
6.2 Issued by general government	4,578	20,339	8,240	33,158
6.2.1 Exchequer notes	79	773	2,594	3,447
6.2.2 Securities	4,499	19,566	5,646	29,711
7. Holdings of shares and other equity	5,999	3,807	4,039	13,846
7.1 Issued by MFIs	1,180	3,253	1,840	6,273
7.2 Issued by other residents (non-MFI, non-Government entities)	4,819	554	2,199	7,573
8. Fixed assets	1,940	–	1	1,941
9. Remaining assets	5,511	5,926	21,129	32,565
Total assets	181,391	117,702	137,068	436,160

a Other MFIs comprise financial institutions whose business is to receive deposits or close substitutes for deposits.
b Money-market paper is included in the category 'Up to 1 year'.

Table C4: Credit Institutions: Retail Clearing: Aggregate Balance Sheet

€ million	30 November 2001			
Vis-à-vis	Irish residents	Other Monetary Union residents	Rest of World residents	Total
Liabilities				
1. Capital and reserves	7,447	32	1,918	9,397
2. Deposits from credit institutions and other MFIs[a] (excluding Central Bank)	6,731	3,915	22,558	33,204
3. Deposits from Central Bank	1,659	–	–	1,659
3.1 Short-term	1,659	–	–	1,659
3.2 Other	–	–	–	–
4. Deposits from general government (central, regional and local)	1,522	35	3,123	4,680
5. Deposits from other residents (non-MFIs, non-Government entities)	45,333	460	6,371	52,163
5.1 Overnight	13,762	42	245	14,049
5.2 Agreed maturity: Up to and including 1 year	11,344	265	3,121	14,731
1 to 2 years	233	8	80	320
Over 2 years	2,281	49	717	3,047
5.3 Notice: Up to and including 3 months	17,553	96	1,902	19,551
of which: Demand accounts	14,463	85	1,723	16,271
Special Savings Accounts	1,302	–	–	1,302
Other notice up to and including 3 months	1,789	11	179	1,979
Over 3 months	6	–	4	10
5.4 Repurchase agreements	154	–	302	456
6. Debt securities issued[b]	228	40	2,792	3,060
6.1 Up to and including 1 year	115	–	–	115
6.2 1 to 2 years	7	–	174	181
6.3 Over 2 years	107	40	2,618	2,765
7. Remaining liabilities	3,567	200	3,901	7,668
Total liabilities	66,487	4,683	40,663	111,832
Assets				
1. Holdings of notes and coin	642	–	13	655
2. Loans to credit institutions and other MFIs[a] (excluding Central Bank)	9,684	2,438	13,854	25,976
3. Balances with Central Bank	1,825	–	–	1,825
3.1 Mandatory balances	1,818	–	–	1,818
3.2 Other	7	–	–	7
4. Loans to general government (central, regional and local)	651	–	693	1,344
5. Loans to other residents (non-MFI, non-Government entities)	55,696	1,129	4,688	61,513
5.1 Overdrafts	4,681	23	181	4,885
5.2 Repurchase agreements	335	–	–	335
5.3 Loans up to and including 1 year	9,968	16	130	10,114
5.4 Term/revolving loans	25,621	184	2,787	28,592
5.5 Instalment credit/hire-purchase/leases	1,187	–	–	1,187
5.6 Residential mortgages	11,614	7	78	11,700
5.7 Other mortgages	1,565	–	1	1,566
5.8 Other loans and securities issued to other residents	725	899	1,510	3,134
6. Holdings of securities[b]	3,710	4,486	4,411	12,607
6.1 Issued by MFIs	203	2,755	3,801	6,758
6.2 Issued by general government	3,507	1,731	610	5,848
6.2.1 Exchequer notes	152	–	6	158
6.2.2 Securities	3,355	1,731	604	5,690
7. Holdings of shares and other equity	1,174	–	1,810	2,984
7.1 Issued by MFIs	247	–	1,274	1,521
7.2 Issued by other residents (non-MFI, non-Government entities)	926	–	536	1,462
8. Fixed assets	1,365	–	–	1,365
9. Remaining assets	2,041	350	1,172	3,563
Total assets	76,788	8,403	26,641	111,832

a Other MFIs comprise financial institutions whose business is to receive deposits or close substitutes for deposits.
b Money-market paper is included in the category 'Up to 1 year'.

€ million	28 December 2001			
Vis-à-vis	Irish residents	Other Monetary Union residents	Rest of World residents	Total
Liabilities				
1. Capital and reserves	7,479	32	1,945	9,455
2. Deposits from credit institutions and other MFIs[a] (excluding Central Bank)	6,389	2,977	20,429	29,795
3. Deposits from Central Bank	1,392	–	–	1,392
3.1 Short-term	1,392	–	–	1,392
3.2 Other	–	–	–	–
4. Deposits from general government (central, regional and local)	1,787	27	2,362	4,177
5. Deposits from other residents (non-MFIs, non-Government entities)	47,344	361	7,214	54,919
5.1 Overnight	15,190	52	264	15,505
5.2 Agreed maturity: Up to and including 1 year	11,433	195	2,896	14,523
1 to 2 years	222	7	122	352
Over 2 years	2,362	44	778	3,184
5.3 Notice: Up to and including 3 months	18,059	63	2,847	20,969
of which: Demand accounts	14,841	51	2,666	17,558
Special Savings Accounts	1,288	–	–	1,288
Other notice up to and including 3 months	1,930	11	181	2,122
Over 3 months	6	–	4	10
5.4 Repurchase agreements	73	–	304	377
6. Debt securities issued[b]	167	41	3,833	4,041
6.1 Up to and including 1 year	–	–	1,015	1,015
6.2 1 to 2 years	7	–	178	185
6.3 Over 2 years	161	41	2,640	2,842
7. Remaining liabilities	3,532	217	3,769	7,519
Total liabilities	68,090	3,656	39,552	111,298
Assets				
1. Holdings of notes and coin	921	–	23	944
2. Loans to credit institutions and other MFIs[a] (excluding Central Bank)	9,498	2,164	12,797	24,458
3. Balances with Central Bank	1,687	–	–	1,687
3.1 Mandatory balances	1,235	–	–	1,235
3.2 Other	452	–	–	452
4. Loans to general government (central, regional and local)	328	–	671	999
5. Loans to other residents (non-MFI, non-Government entities)	56,659	1,300	4,919	62,878
5.1 Overdrafts	4,935	3	149	5,088
5.2 Repurchase agreements	363	–	–	363
5.3 Loans up to and including 1 year	9,567	35	137	9,739
5.4 Term/revolving loans	26,511	274	2,932	29,717
5.5 Instalment credit/hire-purchase/leases	1,181	–	–	1,181
5.6 Residential mortgages	11,883	7	79	11,969
5.7 Other mortgages	1,579	–	1	1,580
5.8 Other loans and securities issued to other residents	640	981	1,620	3,240
6. Holdings of securities[b]	3,772	4,629	4,360	12,760
6.1 Issued by MFIs	241	2,604	3,890	6,735
6.2 Issued by general government	3,530	2,025	470	6,025
6.2.1 Exchequer notes	150	–	6	156
6.2.2 Securities	3,380	2,025	464	5,869
7. Holdings of shares and other equity	1,190	–	1,741	2,930
7.1 Issued by MFIs	247	–	1,286	1,534
7.2 Issued by other residents (non-MFI, non-Government entities)	942	–	454	1,397
8. Fixed assets	1,370	–	–	1,370
9. Remaining assets	1,857	313	1,102	3,272
Total assets	77,280	8,406	25,612	111,298

a Other MFIs comprise financial institutions whose business is to receive deposits or close substitutes for deposits.
b Money-market paper is included in the category 'Up to 1 year'.

Table C4: Credit Institutions: Retail Clearing: Aggregate Balance Sheet

€ million	31 January 2002			
Vis-à-vis	Irish residents	Other Monetary Union residents	Rest of World residents	Total
Liabilities				
1. Capital and reserves	7,378	32	1,967	9,377
2. Deposits from credit institutions and other MFIs[a] (excluding Central Bank)	6,396	4,476	21,123	31,995
3. Deposits from Central Bank	365	–	–	365
3.1 Short-term	365	–	–	365
3.2 Other	–	–	–	–
4. Deposits from general government (central, regional and local)	1,166	26	2,707	3,899
5. Deposits from other residents (non-MFIs, non-Government entities)	46,432	504	6,986	53,923
5.1 Overnight	14,261	42	253	14,556
5.2 Agreed maturity: Up to and including 1 year	11,439	212	3,609	15,260
1 to 2 years	214	8	77	299
Over 2 years	2,393	44	766	3,204
5.3 Notice: Up to and including 3 months	18,034	198	1,967	20,199
of which: Demand accounts	14,868	186	1,789	16,843
Special Savings Accounts	1,268	–	–	1,268
Other notice up to and including 3 months	1,899	11	177	2,087
Over 3 months	20	–	4	24
5.4 Repurchase agreements	70	–	311	382
6. Debt securities issued[b]	165	41	3,863	4,068
6.1 Up to and including 1 year	–	–	892	892
6.2 1 to 2 years	7	–	178	184
6.3 Over 2 years	158	41	2,793	2,992
7. Remaining liabilities	3,628	358	3,886	7,872
Total liabilities	65,531	5,437	40,531	111,499
Assets				
1. Holdings of notes and coin	912	–	41	953
2. Loans to credit institutions and other MFIs[a] (excluding Central Bank)	9,141	2,302	13,338	24,782
3. Balances with Central Bank	1,412	–	–	1,412
3.1 Mandatory balances	1,412	–	–	1,412
3.2 Other	–	–	–	–
4. Loans to general government (central, regional and local)	647	–	662	1,309
5. Loans to other residents (non-MFI, non-Government entities)	56,747	1,345	4,970	63,061
5.1 Overdrafts	4,779	1	188	4,968
5.2 Repurchase agreements	636	–	–	636
5.3 Loans up to and including 1 year	9,653	33	75	9,760
5.4 Term/revolving loans	26,304	277	2,922	29,504
5.5 Instalment credit/hire-purchase/leases	1,186	–	–	1,186
5.6 Residential mortgages	11,958	7	78	12,043
5.7 Other mortgages	1,590	–	1	1,591
5.8 Other loans and securities issued to other residents	641	1,027	1,705	3,373
6. Holdings of securities[b]	3,308	4,066	4,551	11,925
6.1 Issued by MFIs	246	2,763	4,061	7,069
6.2 Issued by general government	3,063	1,303	491	4,857
6.2.1 Exchequer notes	13	–	31	44
6.2.2 Securities	3,050	1,303	460	4,812
7. Holdings of shares and other equity	1,180	–	1,765	2,945
7.1 Issued by MFIs	247	–	1,312	1,560
7.2 Issued by other residents (non-MFI, non-Government entities)	933	–	453	1,385
8. Fixed assets	1,382	–	–	1,382
9. Remaining assets	1,989	576	1,165	3,730
Total assets	76,719	8,288	26,492	111,499

a Other MFIs comprise financial institutions whose business is to receive deposits or close substitutes for deposits.
b Money-market paper is included in the category 'Up to 1 year'.

€ million	28 February 2002			
Vis-à-vis	Irish residents	Other Monetary Union residents	Rest of World residents	Total
Liabilities				
1. Capital and reserves	7,402	32	1,965	9,399
2. Deposits from credit institutions and other MFIs[a] (excluding Central Bank)	6,980	4,029	24,697	35,706
3. Deposits from Central Bank	1,456	–	–	1,456
3.1 Short-term	1,456	–	–	1,456
3.2 Other	–	–	–	–
4. Deposits from general government (central, regional and local)	1,016	25	2,695	3,736
5. Deposits from other residents (non-MFIs, non-Government entities)	45,981	773	7,094	53,848
5.1 Overnight	13,934	238	277	14,449
5.2 Agreed maturity: Up to and including 1 year	11,177	344	3,201	14,722
1 to 2 years	216	8	80	303
Over 2 years	2,481	45	786	3,312
5.3 Notice: Up to and including 3 months	18,106	138	2,437	20,681
of which: Demand accounts	14,962	127	2,261	17,350
Special Savings Accounts	1,247	–	–	1,247
Other notice up to and including 3 months	1,896	12	176	2,083
Over 3 months	19	–	4	23
5.4 Repurchase agreements	48	–	310	359
6. Debt securities issued[b]	120	41	3,826	3,987
6.1 Up to and including 1 year	–	–	747	747
6.2 1 to 2 years	7	–	178	184
6.3 Over 2 years	113	41	2,901	3,055
7. Remaining liabilities	4,032	454	5,118	9,604
Total liabilities	66,986	5,354	45,395	117,736
Assets				
1. Holdings of notes and coin	749	–	28	777
2. Loans to credit institutions and other MFIs[a] (excluding Central Bank)	9,063	2,638	15,840	27,541
3. Balances with Central Bank	4,413	–	–	4,413
3.1 Mandatory balances	4,413	–	–	4,413
3.2 Other	–	–	–	–
4. Loans to general government (central, regional and local)	465	–	655	1,119
5. Loans to other residents (non-MFI, non-Government entities)	56,662	1,079	4,985	62,726
5.1 Overdrafts	4,664	1	196	4,861
5.2 Repurchase agreements	337	–	–	337
5.3 Loans up to and including 1 year	9,808	31	197	10,036
5.4 Term/revolving loans	26,370	273	2,929	29,572
5.5 Instalment credit/hire-purchase/leases	1,186	–	–	1,186
5.6 Residential mortgages	12,067	7	78	12,152
5.7 Other mortgages	1,609	–	6	1,615
5.8 Other loans and securities issued to other residents	621	767	1,578	2,967
6. Holdings of securities[b]	3,455	4,719	4,521	12,695
6.1 Issued by MFIs	210	2,891	3,995	7,096
6.2 Issued by general government	3,245	1,828	526	5,599
6.2.1 Exchequer notes	–	–	117	117
6.2.2 Securities	3,245	1,828	410	5,483
7. Holdings of shares and other equity	1,180	–	1,763	2,943
7.1 Issued by MFIs	247	–	1,310	1,558
7.2 Issued by other residents (non-MFI, non-Government entities)	932	–	453	1,385
8. Fixed assets	1,382	–	–	1,382
9. Remaining assets	2,567	330	1,241	4,139
Total assets	79,936	8,767	29,033	117,736

a Other MFIs comprise financial institutions whose business is to receive deposits or close substitutes for deposits.
b Money-market paper is included in the category 'Up to 1 year'.

Table C4: Credit Institutions: Retail Clearing: Aggregate Balance Sheet

€ million	28 March 2002			
Vis-à-vis	Irish residents	Other Monetary Union residents	Rest of World residents	Total
Liabilities				
1. Capital and reserves	7,398	32	1,980	9,410
2. Deposits from credit institutions and other MFIs[a] (excluding Central Bank)	6,523	3,258	23,858	33,640
3. Deposits from Central Bank	1,566	–	–	1,566
3.1 Short-term	1,566	–	–	1,566
3.2 Other	–	–	–	–
4. Deposits from general government (central, regional and local)	1,052	32	2,452	3,536
5. Deposits from other residents (non-MFIs, non-Government entities)	46,902	484	7,557	54,942
5.1 Overnight	14,664	35	255	14,954
5.2 Agreed maturity: Up to and including 1 year	10,940	272	3,453	14,665
1 to 2 years	202	12	80	294
Over 2 years	2,572	45	403	3,020
5.3 Notice: Up to and including 3 months	18,450	119	3,084	21,652
of which: Demand accounts	15,291	108	2,911	18,310
Special Savings Accounts	1,225	–	–	1,225
Other notice up to and including 3 months	1,934	11	173	2,117
Over 3 months	22	–	4	25
5.4 Repurchase agreements	52	–	278	330
6. Debt securities issued[b]	118	41	3,327	3,486
6.1 Up to and including 1 year	–	–	256	256
6.2 1 to 2 years	13	–	177	190
6.3 Over 2 years	105	41	2,894	3,039
7. Remaining liabilities	3,695	427	4,832	8,954
Total liabilities	67,254	4,274	44,005	115,533
Assets				
1. Holdings of notes and coin	761	–	24	785
2. Loans to credit institutions and other MFIs[a] (excluding Central Bank)	9,336	2,996	16,438	28,770
3. Balances with Central Bank	1,234	–	–	1,234
3.1 Mandatory balances	1,234	–	–	1,234
3.2 Other	–	–	–	–
4. Loans to general government (central, regional and local)	471	–	648	1,118
5. Loans to other residents (non-MFI, non-Government entities)	57,184	872	4,930	62,985
5.1 Overdrafts	5,000	1	239	5,239
5.2 Repurchase agreements	153	–	–	153
5.3 Loans up to and including 1 year	9,469	31	201	9,700
5.4 Term/revolving loans	26,673	254	2,971	29,899
5.5 Instalment credit/hire-purchase/leases	1,194	–	–	1,195
5.6 Residential mortgages	12,364	7	78	12,448
5.7 Other mortgages	1,625	–	6	1,631
5.8 Other loans and securities issued to other residents	706	578	1,436	2,720
6. Holdings of securities[b]	3,569	5,004	4,609	13,181
6.1 Issued by MFIs	209	3,067	4,141	7,417
6.2 Issued by general government	3,359	1,936	468	5,764
6.2.1 Exchequer notes	–	–	22	22
6.2.2 Securities	3,359	1,936	445	5,741
7. Holdings of shares and other equity	1,236	–	1,384	2,620
7.1 Issued by MFIs	247	–	1,299	1,547
7.2 Issued by other residents (non-MFI, non-Government entities)	988	–	84	1,073
8. Fixed assets	1,401	–	–	1,401
9. Remaining assets	2,059	324	1,056	3,439
Total assets	77,249	9,196	29,089	115,533

a Other MFIs comprise financial institutions whose business is to receive deposits or close substitutes for deposits.
b Money-market paper is included in the category 'Up to 1 year'.

€ million	30 April 2002			
Vis-à-vis	Irish residents	Other Monetary Union residents	Rest of World residents	Total
Liabilities				
1. Capital and reserves	7,444	32	1,937	9,414
2. Deposits from credit institutions and other MFIs[a] (excluding Central Bank)	6,058	3,765	23,161	32,984
3. Deposits from Central Bank	1,166	–	–	1,166
3.1 Short-term	1,166	–	–	1,166
3.2 Other	–	–	–	–
4. Deposits from general government (central, regional and local)	990	29	2,292	3,311
5. Deposits from other residents (non-MFIs, non-Government entities)	47,401	540	6,723	54,664
5.1 Overnight	14,561	52	257	14,870
5.2 Agreed maturity: Up to and including 1 year	11,183	272	3,518	14,973
1 to 2 years	211	12	80	303
Over 2 years	2,712	44	425	3,181
5.3 Notice: Up to and including 3 months	18,672	159	2,170	21,001
of which: Demand accounts	15,538	148	1,996	17,683
Special Savings Accounts	1,205	–	–	1,205
Other notice up to and including 3 months	1,929	11	173	2,113
Over 3 months	22	–	4	26
5.4 Repurchase agreements	40	–	269	309
6. Debt securities issued[b]	121	40	5,343	5,504
6.1 Up to and including 1 year	–	–	2,203	2,203
6.2 1 to 2 years	17	–	168	185
6.3 Over 2 years	104	40	2,973	3,117
7. Remaining liabilities	4,238	345	5,016	9,599
Total liabilities	67,418	4,752	44,472	116,642
Assets				
1. Holdings of notes and coin	700	–	26	726
2. Loans to credit institutions and other MFIs[a] (excluding Central Bank)	9,113	3,145	15,720	27,978
3. Balances with Central Bank	2,214	–	–	2,214
3.1 Mandatory balances	2,214	–	–	2,214
3.2 Other	–	–	–	–
4. Loans to general government (central, regional and local)	413	–	658	1,070
5. Loans to other residents (non-MFI, non-Government entities)	57,517	978	4,967	63,462
5.1 Overdrafts	4,811	1	200	5,012
5.2 Repurchase agreements	443	–	–	443
5.3 Loans up to and including 1 year	9,102	30	219	9,351
5.4 Term/revolving loans	27,040	265	3,033	30,338
5.5 Instalment credit/hire-purchase/leases	1,205	–	–	1,205
5.6 Residential mortgages	12,571	7	78	12,656
5.7 Other mortgages	1,606	–	13	1,618
5.8 Other loans and securities issued to other residents	739	675	1,425	2,839
6. Holdings of securities[b]	3,764	5,053	4,771	13,588
6.1 Issued by MFIs	207	3,140	4,265	7,612
6.2 Issued by general government	3,557	1,913	505	5,976
6.2.1 Exchequer notes	–	–	11	11
6.2.2 Securities	3,557	1,913	495	5,965
7. Holdings of shares and other equity	1,231	–	1,333	2,564
7.1 Issued by MFIs	247	–	1,263	1,511
7.2 Issued by other residents (non-MFI, non-Government entities)	983	–	70	1,053
8. Fixed assets	1,450	–	–	1,450
9. Remaining assets	2,193	308	1,089	3,590
Total assets	78,594	9,484	28,564	116,642

a Other MFIs comprise financial institutions whose business is to receive deposits or close substitutes for deposits.
b Money-market paper is included in the category 'Up to 1 year'.

Table C5: Credit Institutions: Non-Clearing with Predominantly Domestic Business: Aggregate Balance Sheet

€ million	30 November 2001			
Vis-à-vis	Irish residents	Other Monetary Union residents	Rest of World residents	Total
Liabilities				
1. Capital and reserves	6,340	616	1,037	7,994
2. Deposits from credit institutions and other MFIs[a] (excluding Central Bank)	11,798	9,293	14,835	35,926
3. Deposits from Central Bank	630	–	–	630
3.1 Short-term	630	–	–	630
3.2 Other	–	–	–	–
4. Deposits from general government (central, regional and local)	505	–	722	1,227
5. Deposits from other residents (non-MFIs, non-Government entities)	35,113	1,375	7,336	43,823
5.1 Overnight	2,001	13	47	2,060
5.2 Agreed maturity: Up to and including 1 year	15,690	1,006	5,198	21,894
1 to 2 years	977	208	236	1,421
Over 2 years	4,094	52	786	4,932
5.3 Notice: Up to and including 3 months	11,997	95	1,029	13,120
of which: Demand accounts	7,148	70	518	7,735
Special Savings Accounts	1,486	2	16	1,504
Other notice up to and including 3 months	3,363	23	495	3,881
Over 3 months	168	1	41	210
5.4 Repurchase agreements	187	–	–	187
6. Debt securities issued[b]	877	573	3,235	4,684
6.1 Up to and including 1 year	305	–	812	1,117
6.2 1 to 2 years	4	–	–	4
6.3 Over 2 years	568	573	2,423	3,564
7. Remaining liabilities	2,623	258	232	3,113
Total liabilities	57,886	12,115	27,397	97,398
Assets				
1. Holdings of notes and coin	66	–	9	75
2. Loans to credit institutions and other MFIs[a] (excluding Central Bank)	15,312	2,503	10,926	28,741
3. Balances with Central Bank	924	–	–	924
3.1 Mandatory balances	924	–	–	924
3.2 Other	–	–	–	–
4. Loans to general government (central, regional and local)	154	–	–	154
5. Loans to other residents (non-MFI, non-Government entities)	49,755	653	5,794	56,203
5.1 Overdrafts	1,111	1	20	1,131
5.2 Repurchase agreements	–	–	–	–
5.3 Loans up to and including 1 year	1,768	16	136	1,919
5.4 Term/revolving loans	16,377	474	3,900	20,751
5.5 Instalment credit/hire-purchase/leases	2,802	1	1	2,804
5.6 Residential mortgages	21,797	5	74	21,876
5.7 Other mortgages	4,633	3	409	5,045
5.8 Other loans and securities issued to other residents	1,268	152	1,255	2,675
6. Holdings of securities[b]	1,479	1,470	821	3,770
6.1 Issued by MFIs	299	516	578	1,393
6.2 Issued by general government	1,180	954	243	2,377
6.2.1 Exchequer notes	72	–	–	72
6.2.2 Securities	1,107	954	243	2,304
7. Holdings of shares and other equity	3,702	115	409	4,226
7.1 Issued by MFIs	89	–	89	178
7.2 Issued by other residents (non-MFI, non-Government entities)	3,613	115	321	4,048
8. Fixed assets	436	–	1	437
9. Remaining assets	1,739	107	1,021	2,868
Total assets	73,568	4,848	18,981	97,398

a Other MFIs comprise financial institutions whose business is to receive deposits or close substitutes for deposits.
b Money-market paper is included in the category 'Up to 1 year'.

€ million	28 December 2001			
Vis-à-vis	Irish residents	Other Monetary Union residents	Rest of World residents	Total
Liabilities				
1. Capital and reserves	6,350	630	1,042	8,022
2. Deposits from credit institutions and other MFIs[a] (excluding Central Bank)	11,841	9,049	15,628	36,518
3. Deposits from Central Bank	752	–	–	752
3.1 Short-term	752	–	–	752
3.2 Other	–	–	–	–
4. Deposits from general government (central, regional and local)	273	–	501	775
5. Deposits from other residents (non-MFIs, non-Government entities)	34,921	1,680	8,300	44,901
5.1 Overnight	2,250	49	70	2,369
5.2 Agreed maturity: Up to and including 1 year	15,516	1,281	6,206	23,002
1 to 2 years	625	204	131	960
Over 2 years	4,169	52	791	5,011
5.3 Notice: Up to and including 3 months	12,015	95	1,082	13,191
of which: Demand accounts	7,172	68	542	7,782
Special Savings Accounts	1,403	2	16	1,421
Other notice up to and including 3 months	3,440	24	524	3,988
Over 3 months	160	–	21	180
5.4 Repurchase agreements	187	–	–	187
6. Debt securities issued[b]	1,336	577	3,587	5,501
6.1 Up to and including 1 year	384	–	1,050	1,434
6.2 1 to 2 years	4	–	–	4
6.3 Over 2 years	949	577	2,537	4,062
7. Remaining liabilities	2,610	273	334	3,216
Total liabilities	58,084	12,209	29,392	99,685
Assets				
1. Holdings of notes and coin	74	–	11	85
2. Loans to credit institutions and other MFIs[a] (excluding Central Bank)	14,076	1,451	12,348	27,875
3. Balances with Central Bank	1,146	–	–	1,146
3.1 Mandatory balances	1,131	–	–	1,131
3.2 Other	15	–	–	15
4. Loans to general government (central, regional and local)	151	–	–	151
5. Loans to other residents (non-MFI, non-Government entities)	50,924	693	6,670	58,287
5.1 Overdrafts	1,151	–	20	1,171
5.2 Repurchase agreements	–	–	–	–
5.3 Loans up to and including 1 year	2,581	243	1,509	4,334
5.4 Term/revolving loans	16,190	273	3,396	19,859
5.5 Instalment credit/hire-purchase/leases	2,835	10	1	2,846
5.6 Residential mortgages	22,128	6	75	22,208
5.7 Other mortgages	4,805	3	422	5,230
5.8 Other loans and securities issued to other residents	1,234	157	1,248	2,639
6. Holdings of securities[b]	1,544	1,546	875	3,965
6.1 Issued by MFIs	309	564	615	1,488
6.2 Issued by general government	1,235	981	261	2,477
6.2.1 Exchequer notes	101	–	–	101
6.2.2 Securities	1,134	981	261	2,376
7. Holdings of shares and other equity	3,722	114	424	4,261
7.1 Issued by MFIs	88	–	92	180
7.2 Issued by other residents (non-MFI, non-Government entities)	3,634	114	331	4,080
8. Fixed assets	445	–	1	446
9. Remaining assets	2,169	67	1,233	3,469
Total assets	74,251	3,871	21,562	99,685

a Other MFIs comprise financial institutions whose business is to receive deposits or close substitutes for deposits.
b Money-market paper is included in the category 'Up to 1 year'.

Table C5: Credit Institutions: Non-Clearing with Predominantly Domestic Business: Aggregate Balance Sheet

€ million	31 January 2002			
Vis-à-vis	Irish residents	Other Monetary Union residents	Rest of World residents	Total
Liabilities				
1. Capital and reserves	6,378	577	1,032	7,987
2. Deposits from credit institutions and other MFIs[a] (excluding Central Bank)	11,548	8,751	17,031	37,330
3. Deposits from Central Bank	618	–	–	618
3.1 Short-term	618	–	–	618
3.2 Other	–	–	–	–
4. Deposits from general government (central, regional and local)	574	25	546	1,145
5. Deposits from other residents (non-MFIs, non-Government entities)	36,204	1,358	7,334	44,896
5.1 Overnight	2,284	25	239	2,549
5.2 Agreed maturity: Up to and including 1 year	16,512	952	5,027	22,491
1 to 2 years	593	226	130	948
Over 2 years	4,176	62	796	5,034
5.3 Notice: Up to and including 3 months	12,310	93	1,116	13,519
of which: Demand accounts	7,366	68	560	7,994
Special Savings Accounts	1,392	2	16	1,409
Other notice up to and including 3 months	3,552	24	541	4,117
Over 3 months	143	–	25	168
5.4 Repurchase agreements	186	–	–	186
6. Debt securities issued[b]	1,394	576	3,621	5,591
6.1 Up to and including 1 year	288	–	1,132	1,420
6.2 1 to 2 years	–	–	–	–
6.3 Over 2 years	1,106	576	2,488	4,171
7. Remaining liabilities	2,711	325	402	3,438
Total liabilities	59,428	11,611	29,965	101,004
Assets				
1. Holdings of notes and coin	145	–	9	154
2. Loans to credit institutions and other MFIs[a] (excluding Central Bank)	14,913	1,846	12,784	29,542
3. Balances with Central Bank	1,172	–	–	1,172
3.1 Mandatory balances	1,172	–	–	1,172
3.2 Other	–	–	–	–
4. Loans to general government (central, regional and local)	123	–	–	123
5. Loans to other residents (non-MFI, non-Government entities)	50,874	699	6,191	57,764
5.1 Overdrafts	1,001	2	395	1,397
5.2 Repurchase agreements	–	–	92	92
5.3 Loans up to and including 1 year	2,581	55	97	2,733
5.4 Term/revolving loans	16,122	491	3,837	20,450
5.5 Instalment credit/hire-purchase/leases	2,792	10	1	2,803
5.6 Residential mortgages	22,414	6	74	22,494
5.7 Other mortgages	4,772	3	435	5,211
5.8 Other loans and securities issued to other residents	1,192	133	1,259	2,584
6. Holdings of securities[b]	1,350	1,837	849	4,037
6.1 Issued by MFIs	291	686	625	1,602
6.2 Issued by general government	1,059	1,151	224	2,434
6.2.1 Exchequer notes	81	–	–	81
6.2.2 Securities	978	1,151	224	2,353
7. Holdings of shares and other equity	3,723	115	412	4,250
7.1 Issued by MFIs	88	–	84	172
7.2 Issued by other residents (non-MFI, non-Government entities)	3,635	115	328	4,077
8. Fixed assets	453	–	1	454
9. Remaining assets	2,170	59	1,280	3,509
Total assets	74,924	4,556	21,524	101,004

a Other MFIs comprise financial institutions whose business is to receive deposits or close substitutes for deposits.
b Money-market paper is included in the category 'Up to 1 year'.

€ million	28 February 2002			
Vis-à-vis	Irish residents	Other Monetary Union residents	Rest of World residents	Total
Liabilities				
1. Capital and reserves	6,456	566	1,033	8,055
2. Deposits from credit institutions and other MFIs[a] (excluding Central Bank)	11,895	9,179	16,463	37,537
3. Deposits from Central Bank	298	–	–	298
3.1 Short-term	298	–	–	298
3.2 Other	–	–	–	–
4. Deposits from general government (central, regional and local)	311	–	581	892
5. Deposits from other residents (non-MFIs, non-Government entities)	36,740	1,176	8,053	45,969
5.1 Overnight	2,227	20	148	2,395
5.2 Agreed maturity: Up to and including 1 year	17,054	776	5,760	23,590
1 to 2 years	624	225	186	1,036
Over 2 years	4,186	62	731	4,979
5.3 Notice: Up to and including 3 months	12,511	93	1,114	13,718
of which: Demand accounts	7,578	69	557	8,203
Special Savings Accounts	1,356	2	18	1,375
Other notice up to and including 3 months	3,578	23	539	4,140
Over 3 months	137	–	68	205
5.4 Repurchase agreements	–	–	45	45
6. Debt securities issued[b]	1,192	576	4,308	6,076
6.1 Up to and including 1 year	172	–	1,725	1,897
6.2 1 to 2 years	4	–	–	4
6.3 Over 2 years	1,016	576	2,583	4,175
7. Remaining liabilities	3,087	236	302	3,626
Total liabilities	59,979	11,733	30,740	102,452
Assets				
1. Holdings of notes and coin	80	–	9	89
2. Loans to credit institutions and other MFIs[a] (excluding Central Bank)	15,221	1,657	10,810	27,689
3. Balances with Central Bank	1,753	–	–	1,753
3.1 Mandatory balances	1,753	–	–	1,753
3.2 Other	–	–	–	–
4. Loans to general government (central, regional and local)	123	–	–	123
5. Loans to other residents (non-MFI, non-Government entities)	52,772	744	7,226	60,742
5.1 Overdrafts	1,031	1	296	1,329
5.2 Repurchase agreements	–	–	65	65
5.3 Loans up to and including 1 year	3,320	58	1,303	4,681
5.4 Term/revolving loans	16,927	513	3,782	21,221
5.5 Instalment credit/hire-purchase/leases	2,792	10	1	2,803
5.6 Residential mortgages	22,675	6	74	22,755
5.7 Other mortgages	4,809	3	443	5,256
5.8 Other loans and securities issued to other residents	1,218	154	1,262	2,633
6. Holdings of securities[b]	1,260	1,858	852	3,969
6.1 Issued by MFIs	302	715	622	1,639
6.2 Issued by general government	958	1,143	230	2,331
6.2.1 Exchequer notes	70	–	–	70
6.2.2 Securities	888	1,143	230	2,260
7. Holdings of shares and other equity	3,742	114	403	4,259
7.1 Issued by MFIs	93	–	79	172
7.2 Issued by other residents (non-MFI, non-Government entities)	3,649	114	324	4,087
8. Fixed assets	444	–	1	444
9. Remaining assets	1,970	135	1,279	3,384
Total assets	77,365	4,508	20,579	102,452

a Other MFIs comprise financial institutions whose business is to receive deposits or close substitutes for deposits.
b Money-market paper is included in the category 'Up to 1 year'.

Table C5: Credit Institutions: Non-Clearing with Predominantly Domestic Business: Aggregate Balance Sheet

€ million	28 March 2002			
Vis-à-vis	Irish residents	Other Monetary Union residents	Rest of World residents	Total
Liabilities				
1. Capital and reserves	6,542	607	1,033	8,182
2. Deposits from credit institutions and other MFIs[a] (excluding Central Bank)	10,390	9,852	16,084	36,327
3. Deposits from Central Bank	904	–	–	904
3.1 Short-term	904	–	–	904
3.2 Other	–	–	–	–
4. Deposits from general government (central, regional and local)	279	–	353	632
5. Deposits from other residents (non-MFIs, non-Government entities)	37,269	1,790	8,015	47,074
5.1 Overnight	2,297	50	204	2,551
5.2 Agreed maturity: Up to and including 1 year	17,302	1,362	5,798	24,462
1 to 2 years	573	225	128	925
Over 2 years	4,145	62	691	4,898
5.3 Notice: Up to and including 3 months	12,627	90	1,109	13,826
of which: Demand accounts	7,649	66	526	8,241
Special Savings Accounts	1,330	2	18	1,349
Other notice up to and including 3 months	3,649	22	565	4,236
Over 3 months	141	–	57	198
5.4 Repurchase agreements	185	–	27	212
6. Debt securities issued[b]	1,134	576	4,257	5,967
6.1 Up to and including 1 year	77	–	1,741	1,818
6.2 1 to 2 years	4	–	–	4
6.3 Over 2 years	1,054	576	2,516	4,145
7. Remaining liabilities	3,499	239	207	3,945
Total liabilities	60,018	13,064	29,949	103,031
Assets				
1. Holdings of notes and coin	74	–	8	82
2. Loans to credit institutions and other MFIs[a] (excluding Central Bank)	12,140	2,661	12,442	27,242
3. Balances with Central Bank	1,945	–	–	1,945
3.1 Mandatory balances	1,945	–	–	1,945
3.2 Other	–	–	–	–
4. Loans to general government (central, regional and local)	248	–	–	248
5. Loans to other residents (non-MFI, non-Government entities)	53,246	671	7,216	61,133
5.1 Overdrafts	1,076	3	218	1,297
5.2 Repurchase agreements	–	–	40	40
5.3 Loans up to and including 1 year	3,244	31	1,617	4,892
5.4 Term/revolving loans	16,990	460	3,429	20,879
5.5 Instalment credit/hire-purchase/leases	2,751	10	1	2,761
5.6 Residential mortgages	23,210	6	74	23,290
5.7 Other mortgages	4,748	3	447	5,198
5.8 Other loans and securities issued to other residents	1,226	159	1,390	2,775
6. Holdings of securities[b]	1,247	1,970	829	4,046
6.1 Issued by MFIs	288	707	572	1,567
6.2 Issued by general government	959	1,263	257	2,479
6.2.1 Exchequer notes	67	–	–	67
6.2.2 Securities	892	1,263	257	2,412
7. Holdings of shares and other equity	3,700	140	402	4,242
7.1 Issued by MFIs	92	–	78	170
7.2 Issued by other residents (non-MFI, non-Government entities)	3,608	140	323	4,072
8. Fixed assets	440	–	1	441
9. Remaining assets	2,259	56	1,337	3,652
Total assets	75,298	5,498	22,234	103,031

a Other MFIs comprise financial institutions whose business is to receive deposits or close substitutes for deposits.
b Money-market paper is included in the category 'Up to 1 year'.

€ million	30 April 2002			
Vis-à-vis	Irish residents	Other Monetary Union residents	Rest of World residents	Total
Liabilities				
1. Capital and reserves	9,288	612	1,077	10,977
2. Deposits from credit institutions and other MFIs[a] (excluding Central Bank)	10,760	8,815	16,759	36,334
3. Deposits from Central Bank	703	–	–	703
3.1 Short-term	703	–	–	703
3.2 Other	–	–	–	–
4. Deposits from general government (central, regional and local)	274	25	366	665
5. Deposits from other residents (non-MFIs, non-Government entities)	37,569	1,159	7,992	46,720
5.1 Overnight	2,306	19	207	2,532
5.2 Agreed maturity: Up to and including 1 year	19,015	768	6,181	25,964
1 to 2 years	592	275	121	987
Over 2 years	3,852	15	630	4,498
5.3 Notice: Up to and including 3 months	11,743	82	832	12,658
of which: Demand accounts	7,536	70	524	8,130
Special Savings Accounts	1,324	2	17	1,343
Other notice up to and including 3 months	2,884	11	291	3,185
Over 3 months	61	–	3	63
5.4 Repurchase agreements	–	–	17	17
6. Debt securities issued[b]	1,028	574	4,086	5,689
6.1 Up to and including 1 year	41	–	1,517	1,558
6.2 1 to 2 years	4	–	–	4
6.3 Over 2 years	983	574	2,570	4,127
7. Remaining liabilities	3,656	139	217	4,012
Total liabilities	63,278	11,325	30,497	105,100
Assets				
1. Holdings of notes and coin	69	–	9	78
2. Loans to credit institutions and other MFIs[a] (excluding Central Bank)	12,179	1,862	11,606	25,647
3. Balances with Central Bank	1,355	–	–	1,355
3.1 Mandatory balances	1,355	–	–	1,355
3.2 Other	–	–	–	–
4. Loans to general government (central, regional and local)	137	–	–	137
5. Loans to other residents (non-MFI, non-Government entities)	53,747	664	7,732	62,142
5.1 Overdrafts	1,052	–	329	1,381
5.2 Repurchase agreements	10	–	30	40
5.3 Loans up to and including 1 year	2,417	27	2,262	4,706
5.4 Term/revolving loans	17,286	445	3,304	21,036
5.5 Instalment credit/hire-purchase/leases	2,808	9	1	2,818
5.6 Residential mortgages	23,786	6	78	23,870
5.7 Other mortgages	5,087	4	307	5,398
5.8 Other loans and securities issued to other residents	1,301	172	1,421	2,894
6. Holdings of securities[b]	1,179	2,096	764	4,039
6.1 Issued by MFIs	300	717	572	1,589
6.2 Issued by general government	880	1,379	192	2,450
6.2.1 Exchequer notes	53	–	–	53
6.2.2 Securities	827	1,379	192	2,397
7. Holdings of shares and other equity	4,605	2,841	404	7,850
7.1 Issued by MFIs	933	2,701	81	3,714
7.2 Issued by other residents (non-MFI, non-Government entities)	3,672	141	323	4,136
8. Fixed assets	441	–	1	442
9. Remaining assets	2,150	67	1,193	3,410
Total assets	75,863	7,529	21,708	105,100

a Other MFIs comprise financial institutions whose business is to receive deposits or close substitutes for deposits.
b Money-market paper is included in the category 'Up to 1 year'.

Table C6: Credit Institutions: Non-Clearing with Predominantly Foreign Business: Aggregate Balance Sheet

€ million	30 November 2001			
Vis-à-vis	Irish residents	Other Monetary Union residents	Rest of World residents	Total
Liabilities				
1. Capital and reserves	5,692	5,297	3,547	14,536
2. Deposits from credit institutions and other MFIs[a] (excluding Central Bank)	12,595	38,830	48,313	99,738
3. Deposits from Central Bank	8,816	–	–	8,816
3.1 Short-term	8,816	–	–	8,816
3.2 Other	–	–	–	–
4. Deposits from general government (central, regional and local)	–	175	1,090	1,265
5. Deposits from other residents (non-MFIs, non-Government entities)	7,061	8,840	8,291	24,193
5.1 Overnight	950	2	245	1,197
5.2 Agreed maturity: Up to and including 1 year	5,061	5,460	3,427	13,948
1 to 2 years	8	71	6	85
Over 2 years	905	2,250	1,694	4,849
5.3 Notice: Up to and including 3 months	137	1,057	364	1,559
of which: Demand accounts	136	1,057	364	1,557
Special Savings Accounts	1	–	–	1
Other notice up to and including 3 months	–	–	–	1
Over 3 months	–	–	1	1
5.4 Repurchase agreements	–	–	2,553	2,553
6. Debt securities issued[b]	1,410	6,984	22,371	30,765
6.1 Up to and including 1 year	1,095	2,449	21,069	24,613
6.2 1 to 2 years	30	11	477	518
6.3 Over 2 years	284	4,524	825	5,633
7. Remaining liabilities	1,375	5,892	21,529	28,796
Total liabilities	36,949	66,019	105,141	208,108
Assets				
1. Holdings of notes and coin	–	–	–	–
2. Loans to credit institutions and other MFIs[a] (excluding Central Bank)	6,128	19,141	10,352	35,621
3. Balances with Central Bank	1,433	–	165	1,598
3.1 Mandatory balances	1,433	–	–	1,433
3.2 Other	–	–	165	165
4. Loans to general government (central, regional and local)	–	13,050	8,784	21,834
5. Loans to other residents (non-MFI, non-Government entities)	16,020	27,457	27,003	70,480
5.1 Overdrafts	642	–	17	659
5.2 Repurchase agreements	–	–	933	933
5.3 Loans up to and including 1 year	6,130	3,366	6,006	15,502
5.4 Term/revolving loans	8,700	13,156	8,593	30,449
5.5 Instalment credit/hire-purchase/leases	22	948	244	1,214
5.6 Residential mortgages	15	40	30	84
5.7 Other mortgages	–	146	12	158
5.8 Other loans and securities issued to other residents	511	9,801	11,169	21,482
6. Holdings of securities[b]	466	32,353	15,446	48,265
6.1 Issued by MFIs	368	16,138	10,365	26,872
6.2 Issued by general government	98	16,214	5,080	21,393
6.2.1 Exchequer notes	27	755	344	1,125
6.2.2 Securities	71	15,460	4,736	20,267
7. Holdings of shares and other equity	49	716	1,245	2,010
7.1 Issued by MFIs	–	548	147	694
7.2 Issued by other residents (non-MFI, non-Government entities)	49	168	1,099	1,315
8. Fixed assets	53	–	–	53
9. Remaining assets	1,428	7,084	19,736	28,247
Total assets	25,578	99,799	82,731	208,108

a Other MFIs comprise financial institutions whose business is to receive deposits or close substitutes for deposits.
b Money-market paper is included in the category 'Up to 1 year'.

€ million	28 December 2001			
Vis-à-vis	Irish residents	Other Monetary Union residents	Rest of World residents	Total
Liabilities				
1. Capital and reserves	5,764	5,336	3,585	14,685
2. Deposits from credit institutions and other MFIs[a] (excluding Central Bank)	11,461	38,857	49,300	99,617
3. Deposits from Central Bank	11,056	–	–	11,056
3.1 Short-term	11,056	–	–	11,056
3.2 Other	–	–	–	–
4. Deposits from general government (central, regional and local)	–	125	1,198	1,323
5. Deposits from other residents (non-MFIs, non-Government entities)	7,589	7,859	9,523	24,971
5.1 Overnight	1,020	3	247	1,270
5.2 Agreed maturity: Up to and including 1 year	5,461	4,787	4,933	15,181
1 to 2 years	9	67	6	82
Over 2 years	914	2,360	1,700	4,974
5.3 Notice: Up to and including 3 months	186	559	410	1,154
of which: Demand accounts	185	559	409	1,153
Special Savings Accounts	1	–	–	1
Other notice up to and including 3 months	–	–	–	–
Over 3 months	–	–	1	1
5.4 Repurchase agreements	–	82	2,227	2,308
6. Debt securities issued[b]	1,537	6,579	23,665	31,780
6.1 Up to and including 1 year	1,183	2,049	22,280	25,512
6.2 1 to 2 years	71	10	528	609
6.3 Over 2 years	283	4,520	857	5,659
7. Remaining liabilities	1,253	5,288	21,148	27,689
Total liabilities	38,660	64,043	108,418	211,122
Assets				
1. Holdings of notes and coin	–	–	–	–
2. Loans to credit institutions and other MFIs[a] (excluding Central Bank)	6,116	19,379	10,636	36,132
3. Balances with Central Bank	1,491	–	136	1,628
3.1 Mandatory balances	1,491	–	–	1,491
3.2 Other	–	–	136	136
4. Loans to general government (central, regional and local)	14	12,943	8,953	21,910
5. Loans to other residents (non-MFI, non-Government entities)	16,754	28,326	27,857	72,936
5.1 Overdrafts	678	5	13	696
5.2 Repurchase agreements	–	–	1,194	1,194
5.3 Loans up to and including 1 year	6,634	3,181	6,120	15,935
5.4 Term/revolving loans	8,776	13,247	8,759	30,782
5.5 Instalment credit/hire-purchase/leases	15	1,125	299	1,439
5.6 Residential mortgages	15	47	30	92
5.7 Other mortgages	–	156	12	168
5.8 Other loans and securities issued to other residents	637	10,565	11,428	22,630
6. Holdings of securities[b]	608	33,461	15,636	49,705
6.1 Issued by MFIs	510	16,648	10,059	27,218
6.2 Issued by general government	98	16,813	5,577	22,487
6.2.1 Exchequer notes	27	734	515	1,275
6.2.2 Securities	71	16,079	5,062	21,212
7. Holdings of shares and other equity	165	717	1,538	2,421
7.1 Issued by MFIs	–	549	411	960
7.2 Issued by other residents (non-MFI, non-Government entities)	165	168	1,127	1,461
8. Fixed assets	51	–	–	51
9. Remaining assets	1,391	6,917	18,031	26,339
Total assets	26,592	101,743	82,787	211,122

a Other MFIs comprise financial institutions whose business is to receive deposits or close substitutes for deposits.
b Money-market paper is included in the category 'Up to 1 year'.

Table C6: Credit Institutions: Non-Clearing with Predominantly Foreign Business: Aggregate Balance Sheet

€ million	31 January 2002			
Vis-à-vis	Irish residents	Other Monetary Union residents	Rest of World residents	Total
Liabilities				
1. Capital and reserves	5,789	5,286	3,654	14,729
2. Deposits from credit institutions and other MFIs[a] (excluding Central Bank)	12,621	38,375	49,307	100,304
3. Deposits from Central Bank	10,130	–	–	10,130
3.1 Short-term	10,130	–	–	10,130
3.2 Other	–	–	–	–
4. Deposits from general government (central, regional and local)	–	147	1,147	1,294
5. Deposits from other residents (non-MFIs, non-Government entities)	7,414	10,343	10,609	28,366
5.1 Overnight	1,083	2	264	1,348
5.2 Agreed maturity: Up to and including 1 year	5,230	6,514	5,565	17,309
1 to 2 years	8	51	6	65
Over 2 years	910	2,349	1,714	4,973
5.3 Notice: Up to and including 3 months	183	1,402	599	2,184
of which: Demand accounts	182	1,402	599	2,183
Special Savings Accounts	1	–	–	1
Other notice up to and including 3 months	–	–	–	–
Over 3 months	–	–	1	1
5.4 Repurchase agreements	–	25	2,460	2,485
6. Debt securities issued[b]	1,883	6,802	23,485	32,170
6.1 Up to and including 1 year	1,529	2,341	22,113	25,982
6.2 1 to 2 years	31	10	479	520
6.3 Over 2 years	323	4,451	894	5,667
7. Remaining liabilities	1,093	4,187	23,005	28,285
Total liabilities	38,930	65,140	111,206	215,277
Assets				
1. Holdings of notes and coin	–	–	–	–
2. Loans to credit institutions and other MFIs[a] (excluding Central Bank)	6,511	19,764	11,112	37,388
3. Balances with Central Bank	1,532	–	138	1,670
3.1 Mandatory balances	1,532	–	–	1,532
3.2 Other	–	–	138	138
4. Loans to general government (central, regional and local)	–	13,109	9,189	22,298
5. Loans to other residents (non-MFI, non-Government entities)	16,461	28,051	28,924	73,436
5.1 Overdrafts	677	–	26	703
5.2 Repurchase agreements	–	–	1,316	1,316
5.3 Loans up to and including 1 year	6,321	2,989	6,093	15,403
5.4 Term/revolving loans	8,706	13,111	8,820	30,638
5.5 Instalment credit/hire-purchase/leases	14	1,111	305	1,431
5.6 Residential mortgages	15	47	30	92
5.7 Other mortgages	–	156	12	168
5.8 Other loans and securities issued to other residents	728	10,636	12,321	23,685
6. Holdings of securities[b]	577	33,733	16,395	50,705
6.1 Issued by MFIs	479	16,673	10,114	27,267
6.2 Issued by general government	98	17,059	6,281	23,438
6.2.1 Exchequer notes	27	713	1,193	1,933
6.2.2 Securities	71	16,346	5,089	21,506
7. Holdings of shares and other equity	169	719	2,154	3,042
7.1 Issued by MFIs	–	553	404	957
7.2 Issued by other residents (non-MFI, non-Government entities)	169	166	1,750	2,085
8. Fixed assets	52	–	–	52
9. Remaining assets	1,552	5,709	19,425	26,687
Total assets	26,855	101,085	87,338	215,277

a Other MFIs comprise financial institutions whose business is to receive deposits or close substitutes for deposits.
b Money-market paper is included in the category 'Up to 1 year'.

€ million	28 February 2002			
Vis-à-vis	Irish residents	Other Monetary Union residents	Rest of World residents	Total
Liabilities				
1. Capital and reserves	5,866	5,296	3,669	14,830
2. Deposits from credit institutions and other MFIs[a] (excluding Central Bank)	11,636	37,496	50,608	99,740
3. Deposits from Central Bank	10,833	–	–	10,833
3.1 Short-term	10,833	–	–	10,833
3.2 Other	–	–	–	–
4. Deposits from general government (central, regional and local)	–	111	1,080	1,191
5. Deposits from other residents (non-MFIs, non-Government entities)	7,544	9,484	9,990	27,017
5.1 Overnight	1,015	3	263	1,281
5.2 Agreed maturity: Up to and including 1 year	5,368	5,454	5,745	16,567
1 to 2 years	8	41	7	56
Over 2 years	930	2,316	1,782	5,028
5.3 Notice: Up to and including 3 months	223	1,645	287	2,154
of which: Demand accounts	222	1,645	286	2,154
Special Savings Accounts	–	–	–	–
Other notice up to and including 3 months	–	–	–	–
Over 3 months	–	–	1	1
5.4 Repurchase agreements	–	26	1,905	1,930
6. Debt securities issued[b]	1,914	6,942	23,873	32,728
6.1 Up to and including 1 year	1,561	2,526	21,525	25,612
6.2 1 to 2 years	32	10	1,460	1,502
6.3 Over 2 years	321	4,405	888	5,614
7. Remaining liabilities	1,186	4,774	23,700	29,660
Total liabilities	38,978	64,101	112,920	216,000
Assets				
1. Holdings of notes and coin	–	–	–	–
2. Loans to credit institutions and other MFIs[a] (excluding Central Bank)	6,226	19,316	11,234	36,776
3. Balances with Central Bank	1,698	–	131	1,829
3.1 Mandatory balances	1,698	–	–	1,698
3.2 Other	–	–	131	131
4. Loans to general government (central, regional and local)	–	12,999	9,271	22,270
5. Loans to other residents (non-MFI, non-Government entities)	16,613	27,728	29,225	73,566
5.1 Overdrafts	723	–	32	755
5.2 Repurchase agreements	–	–	1,466	1,466
5.3 Loans up to and including 1 year	6,380	3,062	6,381	15,823
5.4 Term/revolving loans	8,753	12,705	8,543	30,001
5.5 Instalment credit/hire-purchase/leases	14	1,105	268	1,387
5.6 Residential mortgages	14	47	30	92
5.7 Other mortgages	–	156	12	168
5.8 Other loans and securities issued to other residents	728	10,653	12,494	23,875
6. Holdings of securities[b]	740	33,948	16,204	50,892
6.1 Issued by MFIs	597	16,888	10,323	27,808
6.2 Issued by general government	143	17,059	5,881	23,083
6.2.1 Exchequer notes	27	705	916	1,648
6.2.2 Securities	116	16,354	4,965	21,435
7. Holdings of shares and other equity	168	724	2,141	3,033
7.1 Issued by MFIs	–	559	404	963
7.2 Issued by other residents (non-MFI, non-Government entities)	168	165	1,737	2,070
8. Fixed assets	53	–	–	53
9. Remaining assets	1,252	6,000	20,327	27,580
Total assets	26,751	100,715	88,534	216,000

a Other MFIs comprise financial institutions whose business is to receive deposits or close substitutes for deposits.
b Money-market paper is included in the category 'Up to 1 year'.

Table C6: Credit Institutions: Non-Clearing with Predominantly Foreign Business: Aggregate Balance Sheet

€ million	28 March 2002			
Vis-à-vis	Irish residents	Other Monetary Union residents	Rest of World residents	Total
Liabilities				
1. Capital and reserves	5,930	5,335	3,691	14,955
2. Deposits from credit institutions and other MFIs[a] (excluding Central Bank)	11,157	36,453	53,517	101,128
3. Deposits from Central Bank	10,811	–	–	10,811
3.1 Short-term	10,811	–	–	10,811
3.2 Other	–	–	–	–
4. Deposits from general government (central, regional and local)	–	84	1,132	1,216
5. Deposits from other residents (non-MFIs, non-Government entities)	7,074	9,289	10,507	26,870
5.1 Overnight	1,029	3	216	1,248
5.2 Agreed maturity: Up to and including 1 year	4,934	5,866	5,099	15,899
1 to 2 years	8	39	7	55
Over 2 years	920	2,081	1,699	4,700
5.3 Notice: Up to and including 3 months	183	1,299	426	1,907
of which: Demand accounts	182	1,299	425	1,906
Special Savings Accounts	1	–	–	1
Other notice up to and including 3 months	–	–	–	–
Over 3 months	–	–	1	1
5.4 Repurchase agreements	–	–	3,058	3,058
6. Debt securities issued[b]	1,700	7,092	23,965	32,756
6.1 Up to and including 1 year	1,388	2,744	21,387	25,520
6.2 1 to 2 years	–	–	1,669	1,669
6.3 Over 2 years	311	4,348	909	5,568
7. Remaining liabilities	1,742	4,690	19,815	26,247
Total liabilities	38,414	62,943	112,626	213,983
Assets				
1. Holdings of notes and coin	–	–	–	–
2. Loans to credit institutions and other MFIs[a] (excluding Central Bank)	6,595	19,496	10,256	36,347
3. Balances with Central Bank	1,629	–	154	1,782
3.1 Mandatory balances	1,629	–	–	1,629
3.2 Other	–	–	154	154
4. Loans to general government (central, regional and local)	–	12,616	9,329	21,945
5. Loans to other residents (non-MFI, non-Government entities)	16,418	27,602	28,086	72,106
5.1 Overdrafts	700	–	99	800
5.2 Repurchase agreements	287	–	914	1,200
5.3 Loans up to and including 1 year	5,822	2,851	5,715	14,388
5.4 Term/revolving loans	8,828	12,858	8,630	30,316
5.5 Instalment credit/hire-purchase/leases	14	1,103	244	1,361
5.6 Residential mortgages	14	47	30	91
5.7 Other mortgages	–	156	12	168
5.8 Other loans and securities issued to other residents	753	10,587	12,442	23,782
6. Holdings of securities[b]	748	34,770	17,846	53,364
6.1 Issued by MFIs	606	17,471	10,465	28,542
6.2 Issued by general government	142	17,299	7,382	24,823
6.2.1 Exchequer notes	27	760	2,426	3,213
6.2.2 Securities	115	16,538	4,956	21,609
7. Holdings of shares and other equity	165	1,294	2,136	3,595
7.1 Issued by MFIs	–	563	397	960
7.2 Issued by other residents (non-MFI, non-Government entities)	165	731	1,739	2,635
8. Fixed assets	54	–	–	54
9. Remaining assets	1,406	5,597	17,787	24,790
Total assets	27,015	101,374	85,594	213,983

a Other MFIs comprise financial institutions whose business is to receive deposits or close substitutes for deposits.
b Money-market paper is included in the category 'Up to 1 year'.

€ million	30 April 2002			
Vis-à-vis	Irish residents	Other Monetary Union residents	Rest of World residents	Total
Liabilities				
1. Capital and reserves	5,805	5,356	3,601	14,762
2. Deposits from credit institutions and other MFIs[a] (excluding Central Bank)	11,388	37,777	52,521	101,686
3. Deposits from Central Bank	9,806	–	–	9,806
3.1 Short-term	9,806	–	–	9,806
3.2 Other	–	–	–	–
4. Deposits from general government (central, regional and local)	100	180	974	1,255
5. Deposits from other residents (non-MFIs, non-Government entities)	7,294	9,017	11,399	27,710
5.1 Overnight	1,027	2	251	1,279
5.2 Agreed maturity: Up to and including 1 year	5,078	5,672	4,957	15,708
1 to 2 years	8	34	13	55
Over 2 years	930	2,350	1,883	5,163
5.3 Notice: Up to and including 3 months	251	960	532	1,744
of which: Demand accounts	248	960	531	1,739
Special Savings Accounts	1	–	–	1
Other notice up to and including 3 months	3	–	2	4
Over 3 months	–	–	1	1
5.4 Repurchase agreements	–	–	3,761	3,761
6. Debt securities issued[b]	1,721	6,779	23,105	31,605
6.1 Up to and including 1 year	1,408	2,472	20,310	24,191
6.2 1 to 2 years	–	400	1,713	2,113
6.3 Over 2 years	313	3,907	1,081	5,301
7. Remaining liabilities	1,417	4,127	22,051	27,594
Total liabilities	37,532	63,236	113,651	214,419
Assets				
1. Holdings of notes and coin	–	–	–	–
2. Loans to credit institutions and other MFIs[a] (excluding Central Bank)	6,915	19,211	10,226	36,351
3. Balances with Central Bank	1,626	–	150	1,776
3.1 Mandatory balances	1,626	–	–	1,626
3.2 Other	–	–	150	150
4. Loans to general government (central, regional and local)	–	12,604	9,436	22,040
5. Loans to other residents (non-MFI, non-Government entities)	16,272	27,743	27,996	72,011
5.1 Overdrafts	694	–	38	733
5.2 Repurchase agreements	278	–	1,573	1,851
5.3 Loans up to and including 1 year	5,653	2,736	5,512	13,901
5.4 Term/revolving loans	8,876	12,950	8,699	30,525
5.5 Instalment credit/hire-purchase/leases	14	1,156	243	1,413
5.6 Residential mortgages	14	46	30	91
5.7 Other mortgages	–	156	12	168
5.8 Other loans and securities issued to other residents	743	10,699	11,888	23,330
6. Holdings of securities[b]	741	34,615	17,839	53,195
6.1 Issued by MFIs	600	17,567	10,296	28,463
6.2 Issued by general government	142	17,048	7,543	24,732
6.2.1 Exchequer notes	26	773	2,584	3,383
6.2.2 Securities	115	16,274	4,959	21,349
7. Holdings of shares and other equity	164	966	2,302	3,432
7.1 Issued by MFIs	–	553	495	1,048
7.2 Issued by other residents (non-MFI, non-Government entities)	164	413	1,807	2,384
8. Fixed assets	49	–	–	49
9. Remaining assets	1,168	5,551	18,847	25,565
Total assets	26,934	100,688	86,796	214,419

a Other MFIs comprise financial institutions whose business is to receive deposits or close substitutes for deposits.
b Money-market paper is included in the category 'Up to 1 year'.

Table C7: Credit Institutions: Mortgage Lenders: Aggregate Balance Sheet

€ million	30 November 2001			
Vis-à-vis	Irish residents	Other Monetary Union residents	Rest of World residents	Total
Liabilities				
1. Capital and reserves	12,231	455	2,561	15,247
2. Deposits from credit institutions and other MFIs[a] (excluding Central Bank)	11,611	5,886	26,274	43,772
3. Deposits from Central Bank	2,289	–	–	2,289
3.1 Short-term	2,289	–	–	2,289
3.2 Other	–	–	–	–
4. Deposits from general government (central, regional and local)	1,591	35	3,526	5,152
5. Deposits from other residents (non-MFIs, non-Government entities)	68,414	821	11,605	80,841
5.1 Overnight	14,711	42	256	15,010
5.2 Agreed maturity: Up to and including 1 year	19,700	593	6,892	27,185
1 to 2 years	762	11	265	1,038
Over 2 years	5,815	54	1,428	7,297
5.3 Notice: Up to and including 3 months	27,202	120	2,437	29,758
of which: Demand accounts	20,006	95	1,969	22,071
Special Savings Accounts	2,678	2	16	2,696
Other notice up to and including 3 months	4,518	23	451	4,991
Over 3 months	71	1	26	97
5.4 Repurchase agreements	154	–	302	456
6. Debt securities issued[b]	1,100	613	4,886	6,599
6.1 Up to and including 1 year	418	–	1	418
6.2 1 to 2 years	11	–	174	185
6.3 Over 2 years	672	613	4,711	5,996
7. Remaining liabilities	4,572	293	4,042	8,906
Total liabilities	101,809	8,103	52,893	162,805
Assets				
1. Holdings of notes and coin	707	–	22	729
2. Loans to credit institutions and other MFIs[a] (excluding Central Bank)	17,448	2,883	15,954	36,284
3. Balances with Central Bank	2,243	–	–	2,243
3.1 Mandatory balances	2,236	–	–	2,236
3.2 Other	7	–	–	7
4. Loans to general government (central, regional and local)	711	–	693	1,404
5. Loans to other residents (non-MFI, non-Government entities)	85,760	1,167	6,477	93,404
5.1 Overdrafts	4,887	23	181	5,092
5.2 Repurchase agreements	335	–	–	335
5.3 Loans up to and including 1 year	9,316	18	133	9,467
5.4 Term/revolving loans	30,185	215	3,606	34,006
5.5 Instalment credit/hire-purchase/leases	1,796	–	–	1,796
5.6 Residential mortgages	32,475	13	133	32,621
5.7 Other mortgages	5,182	–	8	5,190
5.8 Other loans and securities issued to other residents	1,583	899	2,415	4,896
6. Holdings of securities[b]	4,728	5,483	4,826	15,037
6.1 Issued by MFIs	404	2,963	4,064	7,431
6.2 Issued by general government	4,324	2,521	761	7,606
6.2.1 Exchequer notes	207	–	6	213
6.2.2 Securities	4,117	2,521	755	7,394
7. Holdings of shares and other equity	4,512	–	1,878	6,390
7.1 Issued by MFIs	281	–	1,305	1,586
7.2 Issued by other residents (non-MFI, non-Government entities)	4,231	–	573	4,804
8. Fixed assets	1,707	–	–	1,707
9. Remaining assets	3,140	423	2,044	5,607
Total assets	120,957	9,956	31,892	162,805

a Other MFIs comprise financial institutions whose business is to receive deposits or close substitutes for deposits.
b Money-market paper is included in the category 'Up to 1 year'.

€ million	28 December 2001			
Vis-à-vis	Irish residents	Other Monetary Union residents	Rest of World residents	Total
Liabilities				
1. Capital and reserves	12,271	466	2,589	15,327
2. Deposits from credit institutions and other MFIs[a] (excluding Central Bank)	11,154	5,118	23,978	40,249
3. Deposits from Central Bank	2,144	–	–	2,144
3.1 Short-term	2,144	–	–	2,144
3.2 Other	–	–	–	–
4. Deposits from general government (central, regional and local)	1,840	27	2,693	4,561
5. Deposits from other residents (non-MFIs, non-Government entities)	70,013	735	12,568	83,315
5.1 Overnight	16,196	52	275	16,523
5.2 Agreed maturity: Up to and including 1 year	19,212	536	6,778	26,526
1 to 2 years	774	11	229	1,014
Over 2 years	5,971	49	1,504	7,525
5.3 Notice: Up to and including 3 months	27,717	87	3,471	31,274
of which: Demand accounts	20,365	61	2,983	23,410
Special Savings Accounts	2,646	2	16	2,663
Other notice up to and including 3 months	4,706	24	471	5,201
Over 3 months	70	–	5	76
5.4 Repurchase agreements	73	–	304	377
6. Debt securities issued[b]	1,498	618	5,954	8,071
6.1 Up to and including 1 year	382	–	1,016	1,398
6.2 1 to 2 years	11	–	178	188
6.3 Over 2 years	1,106	618	4,761	6,485
7. Remaining liabilities	4,517	309	3,905	8,731
Total liabilities	103,438	7,273	51,687	162,398
Assets				
1. Holdings of notes and coin	994	–	34	1,028
2. Loans to credit institutions and other MFIs[a] (excluding Central Bank)	16,549	2,367	14,887	33,802
3. Balances with Central Bank	2,379	–	–	2,379
3.1 Mandatory balances	1,912	–	–	1,912
3.2 Other	467	–	–	467
4. Loans to general government (central, regional and local)	387	–	671	1,059
5. Loans to other residents (non-MFI, non-Government entities)	87,218	1,395	6,705	95,318
5.1 Overdrafts	5,145	3	149	5,297
5.2 Repurchase agreements	363	–	–	363
5.3 Loans up to and including 1 year	8,941	35	139	9,114
5.4 Term/revolving loans	31,112	355	3,694	35,160
5.5 Instalment credit/hire-purchase/leases	1,779	9	–	1,787
5.6 Residential mortgages	33,056	13	136	33,205
5.7 Other mortgages	5,334	–	7	5,341
5.8 Other loans and securities issued to other residents	1,489	981	2,580	5,051
6. Holdings of securities[b]	4,825	5,654	4,793	15,271
6.1 Issued by MFIs	446	2,823	4,157	7,425
6.2 Issued by general government	4,379	2,831	636	7,846
6.2.1 Exchequer notes	233	–	6	239
6.2.2 Securities	4,146	2,831	630	7,607
7. Holdings of shares and other equity	4,517	–	1,810	6,327
7.1 Issued by MFIs	281	–	1,318	1,599
7.2 Issued by other residents (non-MFI, non-Government entities)	4,236	–	492	4,728
8. Fixed assets	1,720	–	–	1,720
9. Remaining assets	3,137	351	2,006	5,494
Total assets	121,726	9,767	30,905	162,398

a Other MFIs comprise financial institutions whose business is to receive deposits or close substitutes for deposits.
b Money-market paper is included in the category 'Up to 1 year'.

Table C7: Credit Institutions: Mortgage Lenders: Aggregate Balance Sheet

€ million	31 January 2002			
Vis-à-vis	Irish residents	Other Monetary Union residents	Rest of World residents	Total
Liabilities				
1. Capital and reserves	12,181	438	2,613	15,231
2. Deposits from credit institutions and other MFIs[a] (excluding Central Bank)	11,717	7,016	24,782	43,516
3. Deposits from Central Bank	983	–	–	983
3.1 Short-term	983	–	–	983
3.2 Other	–	–	–	–
4. Deposits from general government (central, regional and local)	1,219	51	3,076	4,346
5. Deposits from other residents (non-MFIs, non-Government entities)	69,438	1,040	12,094	82,571
5.1 Overnight	15,262	43	264	15,569
5.2 Agreed maturity: Up to and including 1 year	19,490	685	7,198	27,373
1 to 2 years	708	33	188	929
Over 2 years	6,017	59	1,490	7,566
5.3 Notice: Up to and including 3 months	27,802	220	2,636	30,658
of which: Demand accounts	20,572	195	2,125	22,893
Special Savings Accounts	2,611	2	16	2,629
Other notice up to and including 3 months	4,618	23	496	5,137
Over 3 months	89	–	6	95
5.4 Repurchase agreements	70	–	311	382
6. Debt securities issued[b]	1,553	617	5,968	8,138
6.1 Up to and including 1 year	286	–	892	1,178
6.2 1 to 2 years	7	–	178	184
6.3 Over 2 years	1,261	617	4,898	6,776
7. Remaining liabilities	4,654	445	4,004	9,102
Total liabilities	101,746	9,606	52,536	163,888
Assets				
1. Holdings of notes and coin	1,056	–	49	1,106
2. Loans to credit institutions and other MFIs[a] (excluding Central Bank)	17,115	2,850	15,277	35,243
3. Balances with Central Bank	2,203	–	–	2,203
3.1 Mandatory balances	2,203	–	–	2,203
3.2 Other	–	–	–	–
4. Loans to general government (central, regional and local)	723	–	662	1,385
5. Loans to other residents (non-MFI, non-Government entities)	87,434	1,439	6,800	95,673
5.1 Overdrafts	4,993	1	188	5,182
5.2 Repurchase agreements	636	–	–	636
5.3 Loans up to and including 1 year	9,015	33	76	9,123
5.4 Term/revolving loans	30,848	358	3,704	34,909
5.5 Instalment credit/hire-purchase/leases	1,733	9	–	1,742
5.6 Residential mortgages	33,412	13	133	33,558
5.7 Other mortgages	5,300	–	9	5,309
5.8 Other loans and securities issued to other residents	1,497	1,027	2,690	5,213
6. Holdings of securities[b]	4,078	5,308	4,938	14,324
6.1 Issued by MFIs	430	3,042	4,338	7,809
6.2 Issued by general government	3,648	2,267	600	6,516
6.2.1 Exchequer notes	75	–	31	106
6.2.2 Securities	3,573	2,267	569	6,410
7. Holdings of shares and other equity	4,514	–	1,838	6,352
7.1 Issued by MFIs	281	–	1,344	1,625
7.2 Issued by other residents (non-MFI, non-Government entities)	4,233	–	494	4,727
8. Fixed assets	1,739	–	–	1,739
9. Remaining assets	3,165	612	2,087	5,863
Total assets	122,028	10,210	31,651	163,888

a Other MFIs comprise financial institutions whose business is to receive deposits or close substitutes for deposits.
b Money-market paper is included in the category 'Up to 1 year'.

€ million	28 February 2002			
Vis-à-vis	Irish residents	Other Monetary Union residents	Rest of World residents	Total
Liabilities				
1. Capital and reserves	12,257	441	2,611	15,309
2. Deposits from credit institutions and other MFIs[a] (excluding Central Bank)	12,635	5,917	28,798	47,349
3. Deposits from Central Bank	1,754	–	–	1,754
3.1 Short-term	1,754	–	–	1,754
3.2 Other	–	–	–	–
4. Deposits from general government (central, regional and local)	1,039	25	3,045	4,109
5. Deposits from other residents (non-MFIs, non-Government entities)	69,618	1,222	12,109	82,950
5.1 Overnight	14,932	239	289	15,460
5.2 Agreed maturity: Up to and including 1 year	19,688	731	6,728	27,147
1 to 2 years	725	32	241	998
Over 2 years	6,099	59	1,455	7,613
5.3 Notice: Up to and including 3 months	28,039	161	3,081	31,280
of which: Demand accounts	20,885	136	2,578	23,599
Special Savings Accounts	2,555	2	18	2,575
Other notice up to and including 3 months	4,599	23	484	5,106
Over 3 months	87	–	6	93
5.4 Repurchase agreements	48	–	310	359
6. Debt securities issued[b]	1,305	617	6,061	7,983
6.1 Up to and including 1 year	170	–	748	917
6.2 1 to 2 years	11	–	178	188
6.3 Over 2 years	1,124	617	5,136	6,877
7. Remaining liabilities	5,636	533	5,201	11,370
Total liabilities	104,244	8,755	57,825	170,824
Assets				
1. Holdings of notes and coin	828	–	37	864
2. Loans to credit institutions and other MFIs[a] (excluding Central Bank)	17,080	3,156	17,591	37,827
3. Balances with Central Bank	5,585	–	–	5,585
3.1 Mandatory balances	5,585	–	–	5,585
3.2 Other	–	–	–	–
4. Loans to general government (central, regional and local)	540	–	655	1,195
5. Loans to other residents (non-MFI, non-Government entities)	87,593	1,174	6,868	95,634
5.1 Overdrafts	4,879	1	196	5,076
5.2 Repurchase agreements	337	–	–	337
5.3 Loans up to and including 1 year	9,161	31	200	9,392
5.4 Term/revolving loans	30,892	353	3,717	34,962
5.5 Instalment credit/hire-purchase/leases	1,711	9	–	1,720
5.6 Residential mortgages	33,771	13	133	33,917
5.7 Other mortgages	5,342	–	14	5,356
5.8 Other loans and securities issued to other residents	1,500	767	2,606	4,873
6. Holdings of securities[b]	4,269	5,969	4,907	15,144
6.1 Issued by MFIs	394	3,210	4,271	7,875
6.2 Issued by general government	3,875	2,759	635	7,269
6.2.1 Exchequer notes	48	–	117	165
6.2.2 Securities	3,827	2,759	519	7,104
7. Holdings of shares and other equity	4,523	–	1,832	6,355
7.1 Issued by MFIs	286	–	1,341	1,627
7.2 Issued by other residents (non-MFI, non-Government entities)	4,237	–	491	4,728
8. Fixed assets	1,738	–	–	1,738
9. Remaining assets	3,907	407	2,166	6,480
Total assets	126,064	10,705	34,055	170,824

a Other MFIs comprise financial institutions whose business is to receive deposits or close substitutes for deposits.
b Money-market paper is included in the category 'Up to 1 year'.

Table C7: Credit Institutions: Mortgage Lenders: Aggregate Balance Sheet

€ million	28 March 2002			
Vis-à-vis	Irish residents	Other Monetary Union residents	Rest of World residents	Total
Liabilities				
1. Capital and reserves	12,340	443	2,625	15,408
2. Deposits from credit institutions and other MFIs[a] (excluding Central Bank)	12,705	5,083	27,651	45,438
3. Deposits from Central Bank	2,449	–	–	2,449
3.1 Short-term	2,449	–	–	2,449
3.2 Other	–	–	–	–
4. Deposits from general government (central, regional and local)	1,084	32	2,747	3,863
5. Deposits from other residents (non-MFIs, non-Government entities)	70,890	935	13,000	84,824
5.1 Overnight	15,741	36	268	16,046
5.2 Agreed maturity: Up to and including 1 year	19,884	661	7,520	28,065
1 to 2 years	676	37	183	895
Over 2 years	6,096	59	1,029	7,185
5.3 Notice: Up to and including 3 months	28,352	141	3,715	32,209
of which: Demand accounts	21,188	118	3,235	24,541
Special Savings Accounts	2,507	2	18	2,527
Other notice up to and including 3 months	4,657	22	462	5,141
Over 3 months	88	–	6	94
5.4 Repurchase agreements	52	–	278	330
6. Debt securities issued[b]	1,232	617	5,521	7,370
6.1 Up to and including 1 year	75	–	257	332
6.2 1 to 2 years	17	–	177	194
6.3 Over 2 years	1,140	617	5,088	6,844
7. Remaining liabilities	4,859	505	4,925	10,289
Total liabilities	105,558	7,615	56,469	169,642
Assets				
1. Holdings of notes and coin	834	–	32	866
2. Loans to credit institutions and other MFIs[a] (excluding Central Bank)	16,792	3,808	18,937	39,536
3. Balances with Central Bank	2,453	–	–	2,453
3.1 Mandatory balances	2,453	–	–	2,453
3.2 Other	–	–	–	–
4. Loans to general government (central, regional and local)	545	–	648	1,193
5. Loans to other residents (non-MFI, non-Government entities)	88,485	962	6,845	96,292
5.1 Overdrafts	5,228	1	239	5,467
5.2 Repurchase agreements	153	–	–	153
5.3 Loans up to and including 1 year	8,691	31	203	8,925
5.4 Term/revolving loans	31,186	331	3,751	35,267
5.5 Instalment credit/hire-purchase/leases	1,709	9	–	1,718
5.6 Residential mortgages	34,610	13	133	34,756
5.7 Other mortgages	5,306	–	14	5,320
5.8 Other loans and securities issued to other residents	1,602	578	2,505	4,686
6. Holdings of securities[b]	4,390	6,253	5,015	15,658
6.1 Issued by MFIs	401	3,386	4,406	8,193
6.2 Issued by general government	3,989	2,867	610	7,465
6.2.1 Exchequer notes	43	–	22	65
6.2.2 Securities	3,946	2,867	587	7,400
7. Holdings of shares and other equity	4,558	–	1,453	6,011
7.1 Issued by MFIs	286	–	1,330	1,616
7.2 Issued by other residents (non-MFI, non-Government entities)	4,272	–	122	4,395
8. Fixed assets	1,762	–	–	1,762
9. Remaining assets	3,501	353	2,015	5,870
Total assets	123,321	11,376	34,944	169,642

a Other MFIs comprise financial institutions whose business is to receive deposits or close substitutes for deposits.
b Money-market paper is included in the category 'Up to 1 year'.

€ million	30 April 2002			
Vis-à-vis	Irish residents	Other Monetary Union residents	Rest of World residents	Total
Liabilities				
1. Capital and reserves	12,392	439	2,579	15,411
2. Deposits from credit institutions and other MFIs[a] (excluding Central Bank)	13,020	5,909	27,589	46,518
3. Deposits from Central Bank	1,869	–	–	1,869
3.1 Short-term	1,869	–	–	1,869
3.2 Other	–	–	–	–
4. Deposits from general government (central, regional and local)	1,012	54	2,545	3,612
5. Deposits from other residents (non-MFIs, non-Government entities)	71,529	906	11,289	83,725
5.1 Overnight	15,636	53	268	15,957
5.2 Agreed maturity: Up to and including 1 year	20,222	578	6,788	27,587
1 to 2 years	697	37	176	909
Over 2 years	6,248	58	1,004	7,310
5.3 Notice: Up to and including 3 months	28,604	181	2,778	31,563
of which: Demand accounts	21,465	157	2,301	23,924
Special Savings Accounts	2,482	2	17	2,501
Other notice up to and including 3 months	4,656	22	460	5,138
Over 3 months	82	–	6	88
5.4 Repurchase agreements	40	–	269	309
6. Debt securities issued[b]	1,130	615	7,592	9,337
6.1 Up to and including 1 year	41	–	2,204	2,245
6.2 1 to 2 years	21	–	168	189
6.3 Over 2 years	1,068	615	5,221	6,903
7. Remaining liabilities	5,471	385	5,119	10,975
Total liabilities	106,424	8,309	56,714	171,447
Assets				
1. Holdings of notes and coin	768	–	34	803
2. Loans to credit institutions and other MFIs[a] (excluding Central Bank)	16,965	3,703	18,356	39,025
3. Balances with Central Bank	3,005	–	–	3,005
3.1 Mandatory balances	3,005	–	–	3,005
3.2 Other	–	–	–	–
4. Loans to general government (central, regional and local)	487	–	658	1,145
5. Loans to other residents (non-MFI, non-Government entities)	89,424	1,068	6,899	97,391
5.1 Overdrafts	5,049	1	200	5,250
5.2 Repurchase agreements	453	–	–	453
5.3 Loans up to and including 1 year	8,210	30	224	8,464
5.4 Term/revolving loans	31,605	340	3,813	35,758
5.5 Instalment credit/hire-purchase/leases	1,670	9	–	1,679
5.6 Residential mortgages	35,394	13	135	35,542
5.7 Other mortgages	5,343	–	20	5,364
5.8 Other loans and securities issued to other residents	1,699	675	2,507	4,881
6. Holdings of securities[b]	4,535	6,554	5,143	16,231
6.1 Issued by MFIs	398	3,449	4,528	8,375
6.2 Issued by general government	4,137	3,105	614	7,856
6.2.1 Exchequer notes	48	–	11	59
6.2.2 Securities	4,089	3,105	603	7,797
7. Holdings of shares and other equity	4,557	–	1,402	5,958
7.1 Issued by MFIs	280	–	1,294	1,574
7.2 Issued by other residents (non-MFI, non-Government entities)	4,276	–	108	4,384
8. Fixed assets	1,812	–	–	1,812
9. Remaining assets	3,692	343	2,043	6,078
Total assets	125,245	11,668	34,534	171,447

a Other MFIs comprise financial institutions whose business is to receive deposits or close substitutes for deposits.
b Money-market paper is included in the category 'Up to 1 year'.

Table C8: All Credit Institutions: Sectoral Distribution of Advances

€ million	Resident Non-Government Credit	
	28 December 2001	28 March 2002
1. Agriculture and forestry	**3,086**	**3,118**
1.1 Farming of cattle and other animals	745	757
1.2 Dairy farming	745	791
1.3 Other agricultural activities	1,456	1,427
1.4 Forestry and logging	140	142
2. Fishing	**278**	**267**
3. Mining and quarrying	**337**	**240**
4. Manufacturing	**5,719**	**5,226**
4.1 Food products derived from agricultural activities	1,789	1,715
4.1.1 Processing of meat	426	361
4.1.2 Processing of dairy products and other food products	1,363	1,354
4.2 Food (non-agricultural activities), beverages/tobacco	674	554
4.3 Textiles, textile products, leather and leather products	76	78
4.4 Wood, pulp, paper products, publishing/printing	848	761
4.5 Chemicals, man-made fibres, rubber/plastic products	587	637
4.6 Machinery/equipment	438	357
4.7 Computers and office machinery	116	120
4.8 Other manufacturing	1,191	1,003
5. Electricity, gas and water supply	**555**	**596**
6. Construction	**4,269**	**4,185**
7. Wholesale/retail trade and repairs	**4,497**	**4,596**
7.1 Sale/maintenance/repair of vehicles, retail sale of fuel	1,082	1,087
7.2 Wholesale/commission trade (except vehicles)	1,138	1,057
7.3 Retail trade, repair of personal/household goods	1,974	2,145
7.4 Other wholesale/retail, not included elsewhere	302	307
8. Hotels and restaurants	**4,516**	**4,778**
8.1 Hotels	2,025	2,213
8.2 Restaurants	314	313
8.3 Public houses	1,767	1,850
8.4 Other accommodation and catering	411	402
9. Transport, storage and communications	**2,285**	**2,315**

€ million	Resident Non-Government Credit	
	28 December 2001	28 March 2002
10. Financial intermediation	**41,744**	**42,586**
10.1 Financial leasing	13,909	15,206
10.2 Non-bank credit grantors, including credit unions	1,059	805
10.3 Investment and unit trusts	517	520
10.4 Holding companies	924	960
10.5 Hire-purchase finance companies	35	12
10.6 Life insurance companies	3,334	3,348
10.7 Pension funds	20	25
10.8 Non-life insurance companies	90	67
10.9 Security broker/fund management	966	524
10.10 Other financial intermediation	20,890	21,119
11. Real estate and business activities	**14,398**	**14,866**
11.1 Real estate activities	10,077	10,352
11.2 Computer and related services	161	150
11.3 Research and development	16	8
11.4 Legal, accounting and consulting	664	653
11.5 Advertising	15	18
11.6 Other business activities	3,464	3,685
12. Education (schools and colleges)	**248**	**263**
13. Health and social work	**465**	**438**
14. Other community, social and personal services	**1,087**	**1,086**
14.1 Recreational, cultural, sporting and other service activities	1,001	990
14.2 Churches/religious organisations and charities	86	96
15. Personal (private households)	**45,594**	**47,049**
15.1 House mortgage finance	33,895	35,302
15.2 Other housing finance	810	645
15.3 Finance for investment	1,590	1,635
15.4 Other personal	9,300	9,467
Total	129,078	131,609

Table C9: All Credit Institutions: Sectoral Distribution of Advances and Deposits

€ million	28 December 2001		
	Non-resident non-Government credit	Non-resident non-Government deposits	Resident non-Government deposits
1. Agriculture and forestry	179	41	1,951
2. Fishing	–	5	99
3. Mining and quarrying	474	26	182
4. Manufacturing	8,195	1,187	4,712
5. Electricity, gas and water supply	3,947	416	237
6. Construction	767	535	1,720
7. Wholesale/retail trade and repairs	2,047	300	3,870
8. Hotels and restaurants	559	56	443
9. Transport, storage and communications	10,526	1,967	2,096
10. Financial intermediation	34,795	21,624	25,713
11. Real estate and business activities	6,279	2,020	6,940
12. Education (schools and colleges)	214	84	767
13. Health and social work	451	46	302
14. Other community, social and personal services	1,073	1,282	3,380
15. Personal (private households)	2,454	5,347	37,442
Total	71,960	34,937	89,855

€ million	28 March 2002		
	Non-resident non-Government credit	Non-resident non-Government deposits	Resident non-Government deposits
1. Agriculture and forestry	162	77	1,933
2. Fishing	–	6	91
3. Mining and quarrying	440	42	200
4. Manufacturing	8,155	1,765	4,199
5. Electricity, gas and water supply	3,959	84	300
6. Construction	779	426	1,534
7. Wholesale/retail trade and repairs	1,995	323	3,235
8. Hotels and restaurants	571	59	405
9. Transport, storage and communications	10,634	2,299	2,301
10. Financial intermediation	34,444	22,684	26,980
11. Real estate and business activities	6,974	2,669	6,945
12. Education (schools and colleges)	318	116	825
13. Health and social work	311	97	325
14. Other community, social and personal services	1,114	1,156	3,594
15. Personal (private households)	2,538	5,837	38,379
Total	72,395	37,640	91,245

Table C10: All Credit Institutions: International Business: Analysis by Currency, Sector and Maturity

€ million	2001	2002
	28 December	28 March
Liabilities		
1. Analysis by currency		
Irish residents in non-euro	28,528	26,805
US dollar	18,635	16,816
Sterling	8,611	9,000
Other	1,282	989
Non-residents in non-euro	111,085	120,149
US dollar	73,430	76,703
Sterling	30,433	36,090
Other	7,222	7,356
Non-residents in euro	79,188	81,398
2. Analysis by sector		
Irish residents in non-euro		
Monetary financial institutions	12,514	11,599
Non-monetary financial institutions	16,014	15,207
Non-residents in non-euro		
Monetary financial institutions	92,454	99,429
Non-monetary financial institutions	18,631	20,720
Non-residents in euro		
Monetary financial institutions	58,669	60,424
Non-monetary financial institutions	20,519	20,973
3. Analysis by maturity		
Up to 8 days	60,199	64,184
Over 8 days and up to 3 months	103,863	107,189
Over 3 months and up to 1 year	36,166	39,730
Over 1 year	18,574	17,248
4. Total international business	218,801	228,352

€ million	2001	2002
	28 December	28 March
Assets		
1. Analysis by currency		
Irish residents in non-euro	39,448	39,040
US dollar	24,942	24,230
Sterling	12,992	13,419
Other	1,513	1,391
Non-residents in non-euro	113,805	119,162
US dollar	65,199	67,362
Sterling	28,934	30,851
Other	19,673	20,949
Non-residents in euro	100,139	105,296
2. Analysis by sector		
Irish residents in non-euro		
Monetary financial institutions	12,585	11,954
Non-monetary financial institutions	26,863	27,086
Non-residents in non-euro		
Monetary financial institutions	53,136	56,076
Non-monetary financial institutions	60,669	63,085
Non-residents in euro		
Monetary financial institutions	40,155	44,789
Non-monetary financial institutions	59,985	60,507
3. Analysis by maturity		
Up to 8 days	34,754	37,462
Over 8 days and up to 3 months	54,695	53,110
Over 3 months and up to 1 year	26,029	30,089
Over 1 year	137,913	142,837
4. Total international business	253,392	263,498

Table C11: All Credit Institutions: International Business: Analysis by Geographic Area

€ million	Liabilities					
	Denominated in:					
	Euro		Non-euro		Total	
Return dates	2001	2002	2001	2002	2001	2002
	December	March	December	March	December	March
1. MU Countries	**41,648**	**42,821**	**50,184**	**47,759**	**91,832**	**90,580**
Austria	673	832	636	598	1,309	1,430
Belgium/Luxembourg	8,444	8,854	6,424	5,458	14,868	14,312
Finland	29	94	–	14	29	108
France	4,927	5,633	3,372	2,986	8,298	8,619
Germany	14,728	15,098	2,449	2,581	17,178	17,679
Greece	54	230	179	174	233	404
Ireland	. .	. .	28,528	26,805	28,528	26,805
Italy	2,436	1,776	296	909	2,731	2,685
Netherlands	6,517	5,778	7,948	7,686	14,465	13,464
Portugal	187	232	138	326	325	558
Spain	3,653	4,295	215	221	3,868	4,516
2. Other EU	**30,342**	**31,717**	**55,461**	**63,232**	**85,803**	**94,948**
Denmark	159	204	173	210	333	414
Sweden	108	53	426	482	534	534
United Kingdom	30,075	31,460	54,862	62,540	84,937	94,000
3. Other Europe	**2,236**	**2,040**	**5,065**	**5,338**	**7,301**	**7,378**
Switzerland	1,391	1,255	3,536	3,837	4,927	5,091
Other Western Europe	593	489	571	586	1,163	1,075
Eastern Europe	252	296	959	915	1,211	1,211
4. Other industrial countries	**2,374**	**2,098**	**15,915**	**16,907**	**18,290**	**19,005**
Australia, New Zealand, South Africa	176	159	170	76	346	235
Canada	77	52	181	308	259	359
Japan	83	13	621	704	704	717
United States	2,037	1,874	14,944	15,819	16,981	17,694
5. Offshore Centres	**1,446**	**1,952**	**8,837**	**9,832**	**10,284**	**11,784**
6. Other	**1,142**	**770**	**4,150**	**3,886**	**5,292**	**4,656**
7. Total international business	79,188	81,398	139,613	146,954	218,801	228,352
of which:						
Oil producing and exporting countries (OPEC)	32	30	321	223	353	253

Assets						Net external liabilities[a]	
Denominated in:							
Euro		Non-euro		Total			
2001	2002	2001	2002	2001	2002	2001	2002
December	March	December	March	December	March	December	March
83,510	**86,963**	**61,954**	**61,584**	**145,464**	**148,547**	**–42,713**	**–45,732**
2,348	2,486	1,898	2,170	4,246	4,656	–2,937	–3,226
3,742	3,183	1,285	1,577	5,027	4,761	9,840	9,551
1,654	2,343	1,137	1,175	2,791	3,518	–2,762	–3,410
7,796	8,623	1,679	1,976	9,474	10,599	–1,176	–1,980
25,031	25,708	4,378	4,472	29,408	30,180	–12,231	–12,500
2,068	2,093	815	822	2,883	2,914	–2,650	–2,510
. .	. .	39,448	39,040	39,448	39,040	. .	. .
19,452	20,023	4,503	4,603	23,955	24,626	–21,223	–21,941
6,609	6,221	4,237	3,472	10,847	9,693	3,618	3,771
1,508	1,576	597	473	2,105	2,049	–1,779	–1,490
13,304	14,707	1,977	1,804	15,281	16,512	–11,413	–11,996
9,333	**10,342**	**39,893**	**42,053**	**49,226**	**52,395**	**36,577**	**42,554**
237	293	1,526	1,533	1,763	1,827	–1,430	–1,413
1,014	915	3,299	3,387	4,313	4,302	–3,779	–3,768
8,082	9,134	35,068	37,132	43,150	46,265	41,787	47,735
2,603	**2,598**	**7,971**	**7,622**	**10,575**	**10,220**	**–3,274**	**–2,842**
288	294	3,809	3,661	4,097	3,955	830	1,137
1,286	973	2,690	2,583	3,976	3,556	–2,813	–2,481
1,030	1,331	1,472	1,378	2,502	2,709	–1,291	–1,498
2,995	**3,282**	**35,594**	**38,908**	**38,590**	**42,191**	**–20,300**	**–23,186**
416	412	1,987	1,783	2,403	2,195	–2,057	–1,960
394	284	4,749	5,345	5,143	5,629	–4,885	–5,270
342	342	3,262	3,253	3,604	3,595	–2,900	–2,878
1,844	2,244	25,596	28,528	27,440	30,771	–10,458	–13,078
1,341	**1,767**	**5,588**	**5,638**	**6,930**	**7,404**	**3,354**	**4,380**
356	**344**	**2,252**	**2,398**	**2,608**	**2,742**	**2,684**	**1,914**
100,139	105,296	153,252	158,202	253,392	263,498	–34,591	–35,146
19	20	546	513	564	533	–211	–280

[a] Net external liabilities are based on the selected assets and liabilities which are included in this table. A plus sign denotes net external liabilities; a minus sign net external assets.

Table C12: Credit Institutions: Selected Off-Balance-Sheet Business

€ million	December 2001				March 2002			
	Irish residents	Other Monetary Union residents	Rest of World residents	Total nominal value	Irish residents	Other Monetary Union residents	Rest of World residents	Total nominal value
Derivative Contracts								
Single-currency interest-rate related	**125,129**	**498,142**	**1,784,093**	**2,407,364**	**141,527**	**485,367**	**1,979,804**	**2,606,698**
Forward rate agreements	7,047	11,382	16,185	34,614	6,175	15,560	21,804	43,539
Swaps								
– Fixed/floating	37,771	190,384	586,754	814,909	41,226	192,510	647,290	881,026
– Floating/fixed	40,646	183,441	636,280	860,366	42,976	184,845	737,550	965,371
– Floating/floating	2,414	18,796	55,631	76,841	2,699	16,347	45,618	64,664
Options								
– Bought	769	39,221	129,936	169,926	833	31,122	108,584	140,538
– Sold	700	35,893	181,426	218,019	769	26,539	173,906	201,214
Futures								
– Bought	16,663	1,148	42,000	59,811	22,317	1,633	44,750	68,699
– Sold	17,417	510	18,179	36,106	22,887	556	44,128	67,571
Other	1,702	17,367	117,703	136,772	1,645	16,256	156,175	174,076
Cross-currency interest-rate related	**6,867**	**35,712**	**90,226**	**132,805**	**6,559**	**36,076**	**91,221**	**133,855**
Swaps								
– Fixed/floating	5,434	6,474	23,578	35,486	5,351	6,595	23,494	35,440
– Floating/fixed	322	4,392	12,405	17,118	299	4,510	12,048	16,857
– Floating/floating	718	19,708	47,908	68,334	734	19,576	49,224	69,534
Other	394	5,137	6,336	11,867	174	5,395	6,455	12,025
Other FX-related	**56,298**	**32,195**	**119,013**	**207,506**	**55,593**	**34,193**	**122,841**	**212,627**
Forward foreign-exchange purchased								
– Outright forwards	9,716	2,780	17,822	30,318	9,150	3,421	17,092	29,663
– FX swaps	21,322	11,633	30,555	63,510	21,198	10,780	33,209	65,188
Forward foreign-exchange sold								
– Outright forwards	9,609	2,527	14,192	26,327	9,058	3,152	12,150	24,360
– FX swaps	13,216	11,427	28,179	52,822	12,538	10,390	30,019	52,947
Currency swaps	1,125	531	1,024	2,680	978	408	1,019	2,405
Currency options								
– Purchased	158	1,554	9,911	11,624	681	1,933	9,076	11,690
– Sold	176	668	13,822	14,667	705	711	11,715	13,130
Other	977	1,075	3,508	5,559	1,283	3,399	8,561	13,243
Other								
Guarantees	1,567	2,024	7,570	11,160	1,569	2,352	7,625	11,546
Performance bonds	1,893	33	432	2,357	1,891	29	439	2,359
Stand-by letters of credit serving as financial guarantees	335	10	136	482	234	16	122	373
Intervention guarantees	191	–	12	204	149	–	12	161
Documentary credits	345	6	180	532	235	5	186	427
Asset sales with recourse/endorsements	12	–	–	12	14	–	–	14
Note issuance facilities	220	–	59	279	170	–	65	234
Revolving underwriting facilities	467	–	–	467	617	–	–	617
Other irrevocable facilities	4,703	9,361	13,595	27,659	6,353	8,536	14,040	28,929
Other revocable facilities	20,561	1,053	12,808	34,422	19,540	1,601	14,300	35,441

Table C13: Analysis of Residential Mortgages vis-à-vis Irish Residents

€ million	Variable rate	Fixed rate	*of which:*			Total
Date			Over 1 and up to 3 years	Over 3 and up to 5 years	Over 5 years	
1999						
26 February	12,776	7,903	4,080	2,517	1,306	20,679
31 May	14,211	7,799	3,957	2,646	1,196	22,010
31 August	15,494	7,739	3,641	2,855	1,243	23,233
30 December	16,508	7,901	3,670	2,957	1,274	24,408
2000						
31 March	17,678	7,832	3,413	3,068	1,351	25,510
30 June	18,776	7,910	3,399	3,170	1,341	26,686
29 September	19,014	8,727	4,127	3,207	1,393	27,741
29 December	20,319	9,155	4,323	3,404	1,428	29,474
2001						
30 March	21,146	9,486	4,474	3,510	1,502	30,632
29 June	21,395	9,665	4,625	3,366	1,674	31,060
28 September	23,100	9,663	4,953	2,963	1,748	32,764
28 December	24,378	9,647	5,031	2,811	1,805	34,025
2002						
28 March	25,488	9,970	5,337	2,741	1,893	35,458

Notes: **1.** Data relate to residential mortgages as reported on the balance sheets of within-the-State offices of credit institutions, i.e., mortgages extended on a cross-border basis are not included. The total reported above is the same figure as that reported vis-à-vis Irish residents under item 5.6 (Assets) of *Table C3: Credit Institutions: Aggregate Balance Sheet* and so does not include securitised mortgages.

2. Variable rate includes fixed rate mortgages of up to and including 1 year.

3. Fixed-rate mortgages are classified according to the term over which the interest rate is fixed and not the term of the mortgage, e.g., a 20-year mortgage with a two-year fixed interest rate is included under *Fixed Rate: Over 1 and up to 3 years.*

4. Since December 1999 these data are reported on an end-quarter basis. Previously data were reported for end-February, end-May, end-August and end-November.

Table C14: Credit Card Statistics

Vis-à-vis Irish residents	No. of credit cards outstanding[a]	Outstanding indebtedness arising from use of credit cards	Typical APR charged on credit cards[b]
End-month	(000)	€ million	%
1998			
June	1,457	547	22·7
September	1,513	620	22·7
December	1,561	666	22·0
1999			
March	1,626	630	20·2
June	1,454	661	19·9
September	1,525	719	19·9
December	1,576	829	19·5
2000			
March	1,645	774	18·5
June	1,733	831	18.5
July	1,760	851	18·5
August	1,785	876	18·5
September	1,807	884	18·5
October	1,828	901	18·5
November	1,852	925	18·2
December	1,873	1,001	18·2
2001			
January	1,893	1,030	18·2
February	1,912	969	18·2
March	1,933	941	18·2
April	1,955	998	18·2
May	1,987	1,017	18·2
June	2,005	1,039	18·2
July	2,046	1,056	18·2
August	2,076	1,074	18·1
September	2,097	1,095	18·1
October	2,139	1,106	18·1
November	2,139	1,130	18·0
December	2,158	1,210	18·0
2002			
January	2,196	1,236[r]	18·0
February	2,216	1,203	18·0
March	2,238	1,209	18·0
April	2,260	1,255	18·0
May	2,284	1,251	18·0

a Data include credit cards (i.e., Visa, MasterCard) issued by credit institutions resident in Ireland. Debit cards or store cards are excluded.
b 'Typical APR charged on credit cards' is calculated as a simple non-weighted average of the standard APR charged by credit institutions which issue credit cards.

Note: Data prior to January 1999 have been converted from Irish pounds to euro at a conversion rate of 0·787564.

Table C15: Irish Stock Exchange

Irish Government Bonds	Turnover (€m)				Amount Raised (€m)	Market Capitalisation (€m)	Number of Issues
	0-3 Years	3-7 Years	7-12 Years	12+ Years			
2001							
Q1	2,856	3,590	5,637	1,117	–27	20,959	19
Q2	1,855	3,549	3,420	881	15	20,602	19
Q3	2,541	3,289	2,978	836	–295	20,867	18
Q4	2,015	3,053	5,011	962	–1,799	18,812	18
2002							
Q1	1,479	18,338	27,383	1,337	1,208	19,005	17

Equity Market	Turnover (€m)	Amount Raised (€m)	Market Capitalisation (€m)	Number of Issues
OFFICIAL LIST				
2001				
Q1	12,599	2,288	187,321	88
Q2	12,325	470	202,764	86
Q3	13,015	1,338	185,090	82
Q4	12,092	142	188,951	79
2002				
Q1	15,146	1,088	189,432	80
ITEQ, ESM, DCM				
2001				
Q1	232	7	3,171	20
Q2	430	220	3,499	20
Q3	217	29	1,835	20
Q4	132	–	2,116	20
2002				
Q1	218	1	2,029	19

Source: The Irish Stock Exchange.

Table C16: Collective Investment Schemes Statistics

	Number of Schemes[1]					
	Unit Trusts	UCITS	Designated Companies	Non-Designated Companies	Investment Limited Partnerships	**Total**
End Dec.						
1989	26	9	–	–	–	35
1990	40	18	–	–	–	58
1991	46	37	2	13	–	98
1992	55	55	9	22	–	141
1993	56	68	22	33	–	179
1994	66	96	52	59	–	273
1995	78	120	90	65	–	353
1996	89	143	146	58	2	438
1997	101	176	234	56	2	569
1998	134	228	293	57	2	714
1999[2]	147	257	323	49	2	778
2000	168	296	318	40	2	824
2001	188	346	385	31	2	952

	Number of Schemes (including sub-funds)					
	Unit Trusts	UCITS	Designated Companies	Non-Designated Companies	Investment Limited Partnerships	**Total**
End Dec.						
1989	N/A	N/A	N/A	–	–	N/A
1990	N/A	N/A	N/A	–	–	N/A
1991	N/A	N/A	N/A	13	–	N/A
1992	113	151	13	22	–	299
1993	136	206	34	33	–	409
1994	164	286	88	59	–	597
1995	206	344	144	65	–	759
1996	237	459	229	58	2	985
1997	269	542	352	56	2	1,221
1998	342	851	441	57	2	1,693
1999[2]	333	1,058	515	49	2	1,957
2000	410	1,344	559	40	2	2,355
2001	468	1,640	729	31	2	2,870

	No. of Management Companies (including administration companies)	No. of Trustees
End Dec.		
1989	9	5
1990	18	10
1991	31	11
1992	40	13
1993	44	13
1994	60	16
1995	75	17
1996	103	25
1997	137	26
1998	151	26
1999	186	26
2000	197	25
2001	207	26

1 A collective investment scheme can consist of an umbrella fund with a number of constituent sub-funds.
2 Figures for 1999 have been revised to include previously omitted data on revocations.

Table C17: Collective Investment Schemes Authorised by the Central Bank of Ireland — Total Net Asset Values

€ million		UCITS	Unit Trusts	Designated Investment Companies	Other[a]	Total
1999	January	46,556·9	12,004·1	18,203·6	190·6	76,955·1
	February	48,553·2	12,368·6	18,495·9	189·4	79,607·1
	March	53,224·5	13,363·2	20,201·3	192·6	86,981·6
	April	58,375·7	14,226·3	21,882·4	200·7	94,685·1
	May	61,627·9	14,287·6	22,661·8	201·5	98,778·8
	June	65,510·8	15,474·8	24,150·6	204·3	105,340·6
	July	66,338·4	16,501·7	27,599·2	211·4	110,650·8
	August	70,964·5	17,485·2	29,146·8	215·2	117,811·7
	September	72,300·5	17,658·6	28,545·3	209·7	118,714·2
	October	77,108·1	18,648·8	29,914·6	210·5	125,881·9
	November	86,762·1	19,792·5	33,238·0	224·1	140,016·8
	December	94,531·8	20,454·1	34,789·3	132·0	149,907·2
2000	January	97,653·3	20,768·4	35,224·8	132·0	153,778·5
	February	105,828·2	21,652·8	36,638·9	120·7	164,240·6
	March	117,400·7	23,121·0	36,686·2	88·9	177,296·7
	April	125,520·3	23,148·5	37,607·2	88·7	186,364·8
	May	121,203·8	23,032·5	37,094·1	69·1	181,399·5
	June	126,406·2	23,391·7	38,003·3	74·7	187,875·9
	July	130,207·8	22,891·6	40,181·8	86·3	193,367·6
	August	144,899·6	24,651·5	43,388·0	111·1	213,050·2
	September	148,772·8	24,375·7	44,382·9	130·2	217,661·6
	October	152,377·4	25,254·2	45,213·3	130·7	222,975·5
	November	148,460·0	23,674·2	42,828·9	130·7	215,093·8
	December	145,399·1	22,382·6	40,401·6	153·8	208,337·1
2001	January	150,257·1	22,125·9	42,969·1	154·4	215,506·5
	February	149,951·3	21,669·9	42,289·4	181·0	214,091·6
	March	156,084·1	21,335·9	42,263·8	181·3	219,865·1
	April	167,821·9	21,999·4	41,605·8	205·6	231,632·6
	May	182,106·0	24,379·6	42,934·3	222·8	249,642·7
	June	187,061·6	24,481·9	41,335·7	216·3	253,095·5[r]
	July	185,060·4	25,885·9	41,635·4	187·2	252,768·8[r]
	August	183,545·9	24,653·8	40,466·4	184·7	248,850·7[r]
	September	180,929·7	23,547·3	39,052·0	175·4	243,704·4[r]
	October	195,055·9	24,282·4	41,142·6	176·8	260,657·7[r]
	November	212,879·3	25,596·9	41,769·7	199·0	280,444·9[r]
	December	214,637·1	26,674·4	43,156·9	186·0	284,654·5[r]
2002	January	226,172·7	27,156·4	44,595·6	186·2	298,110·8
	February	229,634·1	26,794·6	44,716·0	187·4	301,332·1
	March	239,925·6	27,559·5	44,588·0	187·7	312,260·7

a Includes Non-Designated Investment Companies and Investment Limited Partnerships.

Note: Details on the legislation under which the Bank authorises schemes are presented in the "Explanatory Notes" to this Appendix.

Table C18: Building Societies – Aggregate Statistical Data[a]

Liquid Assets	31 December 2001	31 December 2000
	(€m)	(€m)
Liquid Assets [b]	3,185.8	2937.6
Borrowings[c]	12,406.4	10,928.9[r]
	%	%
Liquid Assets as a percentage of Total Borrowings	25.7	26.9

Other Funds	31 December 2001	31 December 2000
	(€m)	(€m)
Own Funds	846.2	745.0
Total Assets	13,662.9	12,030.8
Risk Assets[d]	6,924.9	5,932.4
	%	%
Own Funds as a percentage of Total Assets	6.2	6.2
Own Funds as a percentage of Risk Assets	12.2	12.6

Shares and Deposits	31 December 2001	31 December 2000
	(€m)	(€m)
Number of Shareholders and Depositors	1,151,842	1,047,839
	(€m)	(€m)
Total Shares and Deposits	11,534.7	10,045.6[r]
	€	€
Average Holding	10,014	9,587[r]

Management Expenses	31 December 2001		31 December 2000	
	(€'000)	Per Cent of Total	(€'000)	Per Cent of Total
Remuneration of Directors	2,936	2.5	2,884	2.3
Remuneration of Staff	50,381	42.9	46,025	36.6
Remuneration of Auditors	245	0.2	189	0.2
Bad Debt Charge for the Year	18,692	15.9	34,596	27.5
Other Expenses	45,250	38.5	42,195	33.5
Total Management Expenses	117,504	100.0	125,889	100.0
Percentage increase-decrease in Total Management Expenses over previous year		% −6.7		% 8.9

a All items have been calculated on a consolidated basis.
b Cash bank balances, investments and accrued interest.
c Shares, deposits and other borrowings and accrued interest.
d Calculated in accordance with the Bank's Notice BSD S 1/00 of 30 June 2000 implementing Directive 2000/12/EC (''Codified Directive'').

Section D

Public Finances

Table D1: Government Debt and Government-Guaranteed Debt[a]

€ million	2001			2002
End-quarter	30 June	30 Sept.	31 Dec.	31 Mar.
Government Debt				
Amount outstanding (gross)				
Euro-denominated debt				
Government stock	21,778	21,655	19,632	19,990
Exchequer Bills/Notes, Central Treasury Notes	1,412	459	575	355
Savings Certificates/Stamps	2,612	2,553	2,495	2,476
Prize Bonds	313	318	331	342
Savings Bonds	1,088	1,072	1,053	1,051
National Instalment Savings	450	451	451	443
Ways and means	3,057	2,906	2,808	2,846
Borrowings from Central Bank, etc.	–	–	–	–
Local loans funds	5	5	5	5
Short-term paper	285	670	1,575	2,412
FX contracts	–617	667	3,787	2,348
EIB loans	93	89	86	82
Public bond issues	1,005	979	976	934
Private placements	1,309	1,078	1,078	1,052
Medium-term notes	84	84	84	84
Swaps	1,688	1,729	1,543	1,402
Total euro-denominated debt	34,561	34,715	36,480	35,823
Non-euro-denominated debt				
EIB loans	417	397	368	211
Public bond issues	1,333	1,268	1,080	511
Private placements	594	585	568	507
Medium-term notes	937	902	859	761
Swaps	–2,148	–2,118	–1,817	–1,038
Short-term paper	434	1,687	4,864	542
FX contracts	632	–664	–3,850	620
Total non-euro-denominated debt	2,199	2,056	2,072	2,114
Gross debt	**36,760**	**36,771**	**38,552**	**37,937**
Residual Maturity Profile				
Amounts due to mature in:				
– ≤ 1 year	8,070	7,241	15,093	14,075
– Over 1 year but ≤ 5 years	15,209	16,068	10,606	7,218
– Over 5 years but ≤ 10 years	9,633	9,627	9,025	7,935
– Over 10 years	3,847	3,835	3,829	8,709
Total	36,760	36,771	38,552	37,937
Government-guaranteed debt	**3,186**	**3,267**	**3,141[e]**	**n.a.**

a The term Government debt refers to central government debt. The data provided on Government-guaranteed debt refer mainly to State-sponsored bodies. An advance release calendar for central government debt is shown on the IMF Special Data Dissemination Standards (SDDS) Bulletin Board.

Sources: NTMA and Department of Finance.

Table D2: Government Bonds — Nominal Holdings

€ million	2001	2002
End-quarter	Dec.	Mar.
1. Resident[a]	9,142	8,099
— MFIs and Central Bank	4,964	4,395
— General government	144	94
— Financial intermediaries	3,328	2,890
i) Financial auxiliaries	776	799
ii) Insurance corporations and pension funds	2,542	2,056
iii) Other financial intermediaries	10	34
— Non-financial corporations	168	200
— Households	538	520
2. Rest of world	10,490	12,536
Total	19,632	20,635
3. Amounts due to mature in:		
— Less than 3 years	3,492	3,424
— 3 or more years but less than 5 years	5,809	2,466
— 5 or more years but less than 10 years	6,615	5,530
— 10 or more years but less than 15 years	3,716	9,215
— 15 or more years	—	—
Total	19,632	20,635

a Above sectors correspond to ESA95.

Note: For the purpose of this table, Government bonds refer to securities which are traded on the Irish Stock Exchange.

Table D3: Servicing and Currency Composition of Government Non-Euro Debt

€ million	Principal repayments	Interest payments	Total servicing
1. Servicing			
2002[a]	333	76	409
2003	820	42	862
2004	94	28	122
2005	118	17	135
2006	–	13	13
2007	–	13	13
2008	101	13	114
2009	45	3	48
2010	–	–	–

Note: The above figures exclude principal and interest on debt with an original maturity of less than one year. The interest forecast figures are based on ESA 95 standards.

€ million				
2. Currency Composition	Currencies and amounts in which loans are repayable as at:			
	2001			2002
	30 June	30 Sept.	31 Dec.	31 Mar.
Sterling	2,199	2,056	2,072	2,114
Other	–	–	–	–
Total	2,199	2,056	2,072	2,114

a The 2002 figures for principal and interest payments include amounts paid up to and including 31 March 2002 and projected payments for the remainder of the year.

Note:
The schedule of payments shown in this table relates to the amount of Government non-euro debt outstanding at 31 March 2002 and is calculated by reference to the exchange rates and interest rates prevailing at that date. Actual debt servicing in the years in question may differ from that indicated in the table because of net new debt contracted or because of restructuring of existing debt.

Source: NTMA.

Table D4: Government Revenue, Expenditure and Borrowing

€ million	2001 Outturn	2002 Post Budget Estimate	3 months ended 31 March 2002
1. Current Government Revenue			
Customs and Excise	4,215	4,572	1,013
Value-added tax	7,920	8,789	2,472
Income tax	9,347	9,446	2,159
Corporation tax	4,156	5,381	138
Stamp duties	1,227	1,220	220
Other tax revenue	1,060	920	215
Total tax revenue	27,925	30,328	6,217
Non-tax revenue	812	2,068	973
Total	28,738	32,396	7,189
2. Current Government Expenditure			
Central Fund Services	3,608	3,423	541
Non-capital supply services	20,404	23,402	5,326
Total	24,012	26,825	5,867
3. Current Budget Surplus (1–2)	**4,726**	**5,571**	**1,322**
4. Exchequer Borrowing for Capital Purposes	**(4,076)**	**(5,400)**	**(714)**
5. Total Exchequer Surplus (3+4)	**650**	**171**	**608**

Sources: Iris Oifigiúil and Budget Statements.

Table D5: Source and Application of Exchequer Funds

€ million	2001 1 January to:			2002 1 January to:
	30 June	30 Sept.	31 Dec.	31 Mar.
1. Borrowing (–)/repayments (+):	**1,914**	**1,678**	**81**	**369**
Irish Government bonds listed on the Irish Stock Exchange	12	136	2,106	–1,228
Other Irish Government public bond issues	516	543	745	3
EIB loans	53	62	99	123
Medium-term notes	26	26	26	44
Private placements	241	471	471	26
National saving schemes	123	165	180	–30
Commercial paper	613	–63	–3,936	1,165
Miscellaneous debt	–71	–71	–110	20
Borrowing from ministerial funds	400	409	498	246
2. Increase (+)/decrease (–) in Exchequer deposits and other balances	**1,398**	**1,256**	**569**	**239**
Increase (+)/decrease (–) in Exchequer balance	–227	–364	182	188
Increase (+)/decrease (–) in other bank deposits	1,269	1,095	–250	–
Increase (+)/decrease (–) in other balances	355	525	638	52
Exchequer surplus (1+2)	3,311	2,934	650	608

Source: Department of Finance.

Table D6: Government Savings Schemes Amounts Outstanding

€ million	National Instalment-Saving	Index-linked savings bonds	Savings Certificates[a]	Prize Bonds	Total outstanding
1999					
March	447	1,406	4,530	243	6,626
June	446	1,362	4,565	251	6,625
September	451	1,318	4,598	262	6,629
December	457	1,289	4,595	270	6,611
2000					
March	449	1,244	4,561[e]	277	6,532[e]
June	444	1,225	4,510[e]	284	6,463[e]
September	445	1,198	4,485[e]	290	6,418[e]
December	446	1,169	4,458[e]	297	6,370[e]
2001					
March	441	1,127	4,430[e]	308	6,306[e]
June	436	1,095	4,395[e]	313	6,238[e]
September	437	1,078	4,335[e]	318	6,168[e]
December	437	1,060	4,276[e]	331	6,105[e]
2002					
March	428	1,050	4,262[e]	344	6,084[e]

a Includes an estimate of interest.

Source: Data on Prize Bonds are provided by the NTMA. An Post provides all other data. Figures may differ from amounts shown in Table D1 which are taken from the Finance Accounts.

Table D7: Exchequer Bills and Exchequer Notes

€ million	Holdings of Exchequer Bills and Exchequer Notes			
	Irish resident		Non-Irish resident	Total outstanding
Return Dates	Credit institutions	Other[a]		
2000				
31 March	245	809	–	1,054
30 June	226	1,057	–	1,283
29 September	224	1,105	–	1,329
29 December	281	1,099	–	1,380
2001				
31 January	262	1,111	–	1,373
28 February	237	1,086	–	1,323
30 March	198	1,082	–	1,280
30 April	248	1,129	–	1,377
31 May	109	1,334	–	1,443
29 June	115	1,301	–	1,416
31 July	111	421	–	532
31 August	96	253	–	349
28 September	230	231	–	461
31 October	253	220	–	473
30 November	239	245	–	484
28 December	266	311	–	577
2002				
31 January	109	303	–	412
28 February	85	261	–	346
28 March	82	213	–	295
30 April	68	179	–	247

Note: Exchequer Notes are short-term negotiable promissory notes. They are issued at a discount and have a maturity of not less than 7 days and not more than 360 days.

Source: Data on the total Exchequer Bills and Notes outstanding are provided by the NTMA and relate to the nominal amount outstanding. All other data are calculated by the Central Bank of Ireland.

Table D8: Sources of Funds for Servicing Government Debt

£ million[a]	Debt service[b]				Sources of funds			
	Interest payments		Sinking funds, etc.	Total	Revenue from State assets[c]	Amount charged to taxation		
	Domestic	External				£ million	as % of total tax revenue	as % of GNP
Year ended								
31 Mar.								
1964	24	1	13	38	11	27	17·5	3·2
1965	28	1	14	43	12	31	16·8	3·3
1966	32	1	16	49	13	36	17·6	3·6
1967	36	2	19	57	15	42	18·2	4·0
1968	41	2	21	64	16	48	18·6	4·2
1969	47	2	27	76	18	58	19·8	4·5
1970	56	3	30	89	21	68	19·3	4·6
1971	63	5	33	101	25	76	18·4	4·6
1972	69	7	39	115	30	85	17·5	4·5
1973	78	9	40	127	34	93	16·8	4·1
1974	100	11	41	152	38	114	16·4	4·2
1974[d]	101	10	35	146	47	99	18·3	..
31 Dec.								
1975	163	33	45	241	64	177	19·1	4·7
1976	215	53	69	337	79	258	20·4	5·6
1977	261	78	64	403	98	305	20·6	5·5
1978	346	96	68	510	114	396	22·9	6·1
1979	442	103	77	622	126	496	24·7	6·5
1980	535	164	93	792	159	633	24·2	7·0
1981	687	250	116	1,053	185	868	26·2	8·0
1982	807	516	137	1,460	253	1,207	29·8	9·7
1983	985	579	149	1,713	296	1,417	30·3	10·4
1984	1,042	702	156	1,900	390	1,510	28·5	10·2
1985	1,261	783	159	2,203	443	1,760	31·5	11·1
1986	1,309	716	195	2,220	416	1,804	29·6	10·2
1987	1,437	722	202	2,361	451	1,910	29·4	10·1
1988	1,266	703	183	2,152	112	2,040	27·9	10·2
1989	1,227	736	187	2,150	99	2,051	27·6	9·3
1990	1,378	730	194	2,302	119	2,183	27·6	8·6
1991	1,395	736	205	2,336	123	2,213	26·5	8·4
1992	1,370	736	213	2,319	139	2,180	24·5	7·8
1993	1,301	776	231	2,308	94	2,214	22·8	7·3
1994	1,294	796	223	2,313	96	2,217	20·5	6·7
1995	1,315	777	249	2,341	68	2,273	20·1	6·2
1996	1,557	657	261	2,475	52	2,423	19·4	6·0
1997	1,933	537	285	2,755	77	2,678	18·8	5·8
1998	1,566	530	314	2,410	71	2,339	14·5	4·4
1999[g]	1,706	145	354	2,205	80	2,125	11·4	3·6
2000	1,491	139	398	2,028	34	1,994	9·4	2·9

a This table continues to be published in Irish pounds.
b Including subsidy on loan charges for housing and for sanitary services.
c Including recoupment from American Loan Counterpart Fund.
d As and from January 1975, the Exchequer financial year coincides with the calendar year. The period from 1 April 1974 to 31 December 1974 was a transitional financial period.
g Before 1999, 'domestic' and 'external' referred to Irish pound and foreign-currency denominated debt, respectively. Since then 'domestic' refers to euro-denominated debt, 'external' refers to non-euro debt.

Source: Finance Accounts.

Section E

Economic Indicators

Table E1: Price Indices

	Consumer Prices	General Wholesale Prices	Manufacturing Output Prices[a]	Agricultural Output Prices	Export Unit Values*	Import Unit Values*	Terms of Trade*
	1990 = 100	1990 = 100	1990 = 100	1990 = 100	1990 = 100	1990 = 100	1990 = 100
Year							
1990	100·0	100·0	100·0	100·0	100·0	100·0	100·0
1991	103·2	101·2	100·8	96·2	99·3	102·3	97·0
1992	106·4	102·1	102·5	97·8	96·6	100·2	96·4
1993	107·9	106·9	107·2	104·2	103·9	105·4	98·6
1994	110·4	108·0	108·4	105·8	103·8	108·1	96·0
1995	113·2	110·3	111·1	108·2	105·7	112·7	93·7
1996	115·1	109·8	110·6	103·4	105·1	111·4	94·3
1997	116·8	110·3	110·9	97·0	106·3	112·0	94·9
1998	119·6	113·5	113·9	96·1	109·1	114·6	95·2
1999	121·5	115·6	116·0	92·2	109·5	118·0	92·8
2000	128·4	123·7	124·7	98·2	115·0	128·0	89·9
2001	134·7	n.a.	127·8	102.6	120·9	131·8	91·7
2000							
January	124·0	119·3	120·4	93·3	112·3	122·5	91·7
February	125·0	120·0	121·1	95·2	111·4	123·0	90·6
March	125·8	121·2	122·0	96·0	116·2	125·4	92·7
April	126·8	121·9	123·2	97·0	117·8	124·2	94·8
May	127·7	123·5	124·7	98·4	118·9	127·2	93·4
June	128·5	123·1	123·5	99·7	115·5	129·7	89·1
July	128·9	123·6	124·4	100·4	114·8	128·6	89·3
August	129·6	124·8	125·9	99·8	114·5	128·9	88·8
September	130·1	126·3	127·2	100·5	115·6	130·6	88·5
October	130·9	127·9	129·0	99·5	115·5	132·0	87·6
November	131·4	127·0	127·9	99·5	112·4	133·6	84·2
December	131·5	125·7	126·8	98·9	115·3	129·9	88·8
2001							
January	130·5	125·9	125·9	103·0	117·2	131·4	89·1
February	131·6	125·9	126·8	101·3	117·5	128·9	91·1
March	132·7	126·8	127·1	104·2	119·5	131·5	90·9
April	133·9	127·8	128·6	102·2	120·5	131·6	91·6
May	134·7	128·0	128·9	104·1	119·6	131·8	90·8
June	135·4	128·7	129·6	103·8	122·2	132·9	92·0
July	135·1	129·1	129·9	104·8	122·5	133·7	91·6
August	135·5	126·8	127·1	99·4	121·6	133·0	91·5
September	136·1	126·7	126·8	100·9	121·9	132·9	91·8
October	136·5	n.a.	127·2	99·9	122·3	131·7	92·8
November	136·4	n.a.	127·9	100·8	122·6	131·1	93·5
December	137·1	n.a.	127·0	101·9	123·1	130·9	94·0
2002							
January	136·9	n.a.	128·8	103·9	n.a.	n.a.	n.a.
February	137·8	n.a.	129·7	101·9	n.a.	n.a.	n.a.
March	139·1	n.a.	128·9	101·3	n.a.	n.a.	n.a.
April	140·3	n.a.	n.a.	n.a.	n.a.	n.a.	n.a.

* Annual data not an average.

a Wholesale Price Index for the output of manufacturing industry.

Source: Central Statistics Office.

Table E2: Indices of Relative Wage Costs in Manufacturing Industry

1990 = 100	Average Hourly Earnings[a]		Unit Wage Costs[a]	
	Ireland	Major Trading Partners	Ireland	Major Trading Partners
Year				
1990	100	100	100	100
1991	106	106	103	105
1992	110	112	98	108
1993	117	116	99	111
1994	119	120	93	109
1995	122	125	82	110
1996	127	129	82	112
1997	131	133	75	111
1998	137	137	66	113
1999	145	141	60	113
2000	154	146	58	111
2001	166	151	57	115
2002[f]	178	155	59	117
2003[f]	190	160	57	118

1990 = 100	Relative Hourly Earnings[b]		Relative Unit Wage Costs[b]	
	National Currencies	Common Currency (IR£)	National Currencies	Common Currency (IR£)
Year				
1990	100	100	100	100
1991	100	98	98	96
1992	99	100	91	92
1993	100	94	89	83
1994	99	92	85	80
1995	98	93	74	70
1996	98	95	73	71
1997	98	95	68	65
1998	100	92	59	54
1999	103	91	54	48
2000	106	87	52	43
2001	110	92	49	41
2002[f]	115	96	50	42
2003[f]	119	100	49	41

a In national currencies.

b A rise in the index implies a disimprovement in competitiveness while a fall in the index implies an improvement.

Sources: Ireland - Central Statistics Office and Central Bank estimates.
Major trading partners comprise the United Kingdom, the United States, Germany, France, Italy, Belgium, the Netherlands, Spain and Singapore. Data on these were derived from the OECD and other sources.

Explanatory Notes

Section A: Main Monetary Indicators

Official External Reserves

Official external reserves data include a quarterly valuation adjustment.

Selected Monetary Aggregates

1. Selected Measures of Credit

Total euro credit comprises all forms of euro lending, including accrued interest thereon, by within-the-State offices of all credit institutions to Irish resident entities, including the General Government but excluding credit institutions and the Central Bank. The series is measured net of provisions for bad and doubtful debts and of unearned interest and charges on instalment-credit and hire-purchase agreements.

Private-sector credit of all credit institutions comprises all forms of lending, including accrued interest thereon, by within-the-State offices of all credit institutions to Irish resident entities other than credit institutions, the Central Bank and the General Government.

2. Monetary Aggregates

The Irish contribution to the *narrow money supply M1*, is the sum of currency in the hands of the public and current (overnight) accounts denominated in both euro and foreign currency held at within-the-State offices of all credit institutions by Irish and other monetary union resident private sector entities, i.e., by Irish and other monetary union resident entities other than credit institutions, the Central Bank and the Central Government.

The Irish contribution to the *intermediate money supply M2*, comprises M1 plus deposits with an agreed maturity of up to 2 years, deposits with a period of notice of up to 3 months denominated in both euro and foreign currency held at within-the-State offices of all credit institutions and the Post Office Savings Bank, by Irish and other monetary union resident private sector entities, i.e., by Irish and other monetary union resident entities other than credit institutions, the Central Bank and the Central Government.

The Irish contribution to the *broad money supply M3*, comprises M2 plus debt securities with a maturity of up to 2 years, denominated in both euro and foreign currency and issued by within-the-State offices of all credit institutions to Irish and other monetary union resident private sector entities.

Section B: Interest Rates and Exchange Rates and Balance of Payments

Trade-Weighted Competitiveness Indicators for Ireland

1. Weights (%)

UK (27.66), US (18.31), Germany (16.22), France (9.12), Japan (8.57), Netherlands (5.67), Italy (5.43), Belgium (3.51), Singapore (2.93) and Spain (2.58).

2. Deflators

Consumer Prices – Harmonised Indices of Consumer Prices (HICP) are used for Ireland and the other EU countries. CPI indices are used for the remaining three countries.

Producer Prices – Indices of domestic output prices for manufacturing are used for Ireland, the other EU countries and Japan. The index for finished goods is used for the US while the wholesale index is used for Singapore.

Since seasonally-adjusted data are not universally available, non-seasonally adjusted price indices are used.

Section C: Banking and Other Financial Institutions

Credit Institutions: Monthly Balance-Sheet Statistics

1. Coverage

The monthly balance-sheet statistics relate to liabilities and assets, classified on a residency basis in respect of within-the-State offices.

2. Residency

The residency classification is based on the residency of a customer and not on the location of the particular branch in which the account is maintained. Irish residents comprise the General Government, individuals living in the State for at least one year, private non-profit-making bodies, and enterprises, both public and private, that operate within the State. The definition of residency conforms to international balance-of-payments convention.

3. Valuation

Unless otherwise specified, all liabilities and assets are recorded at the value standing in reporting institutions' books (''book value'') on return dates. In some cases, book value will reflect not only the cash value but also revaluations and internal transfers.

All non-euro liabilities and assets, regardless of residency classification, are valued at mid-spot rates on return dates and recorded in the tables as euro equivalents of the amounts outstanding on those days.

The valuation of liabilities and assets would not normally include accrued interest payable or receivable on relevant accounts, nor would it include unearned interest or charges. However, where a liability or asset is valued at market price which indistinguishably includes interest, such accrued interest may form part of the valuation; where interest is paid by means of discount (for example, Exchequer Notes), such interest may also be included in book value, if it is the accounting practice of institutions to do so.

Other aspects which impinge on the method of measuring various liabilities and assets are the treatment accorded to provisions for bad and doubtful debts, offsets and items in transit.

Provision for bad and doubtful debts comprise specific and general provisions and interest suspense accounts. These are defined in accordance with a provision in the Companies Act, 1963, and have been deducted from the loans to which they refer.

Offsets: Certain credit and debit balances, which satisfy precise conditions specified by the Central Bank have been offset.

Items in transit: Credit institutions' current accounts and overdrafts have been adjusted for net debit items in transit by deducting 60 per cent of the figure from current accounts and adding 40 per cent to overdrafts.

4. Monetary Financial Institutions

Credit institutions, as defined in Community Law, and all other resident financial institutions whose business is to receive deposits and/or close substitutes for deposits from entities other than monetary financial institutions (MFIs), and, for their own account (at least in economic terms), to grant credits and/or make investments in securities.

5. Credit Institutions

The definition of credit institutions corresponds with that of the EEC First Banking Directive. In the Irish case, resident credit institutions comprise licensed banks, building societies and ACC Bank.

6. Government entities

6.1 General Government comprises all institutional units under public control that are principally engaged in: i) the production of goods and services not usually sold on a market; and/or ii) the redistribution of national income and wealth. They are mainly financed by compulsory payments by the population. General Government is sub-divided as follows:

(i) central government: all administrative departments, agencies, foundations, institutes and similar state bodies, whose competence extends over the whole economic territory.

(ii) other general government comprises state/regional government (institutional units exercising some of the functions of government at a level below central government but above local government); local government (administrative department, agencies etc. whose competence covers only a restricted part of the economic territory; and social security funds (schemes whose principal objective is to provide social benefits to the population).

The Irish Central Government includes all government departments, the National Treasury Management Agency (NTMA) and the Post Office Savings Bank (POSB).

7. Other resident (non-Government) entities

Other resident (non-Government) entities are personal and corporate clients, credit unions, commercial State-sponsored bodies, hire-purchase and other finance companies. They do not include the Central Bank, the General Government or credit institutions.

8. All Credit Institutions: Aggregate Balance Sheet — Liabilities

8.1 *Capital and reserves* comprise all capital (including capital contributions, i.e., payments into the reserves of a reporting institution by its parent for no consideration, which are not repayable except at the option of the reporting institution), reserves (except taxation reserve), accumulated retained profits, preference shares and subordinated loan capital, including floating rate notes.

8.2 *Deposits from credit institutions and other MFIs (excluding Central Bank)* comprise all funds placed with reporting institutions by monetary financial institutions. It includes: current accounts, money market deposits and other term deposits of MFIs with the reporting institution.

8.3 *Deposits from Central Bank* comprises drawings on the European System of Central Banks' Marginal Lending Facility, sale and repurchase agreements and other advances extended by the European System of Central Banks or other central banks.

8.4 *Deposits from General Government* comprises overnight (current) and deposit account balances held by the General Government (including government departments and the National Treasury Management Agency) with credit institutions.

8.5 *Deposits from other residents* comprise overnight (current) accounts and deposit accounts held with credit institutions by resident entities, as defined in item 7.

(i) *Overnight accounts* comprise demand deposits, including those bearing interest, which are transferable by cheque or electronic equivalent, and suspense accounts. This item is reported net of the adjustment for items in transit, as defined in item 3.

(ii) *Agreed maturity* comprise non-transferable deposits which cannot be converted into currency before that agreed fixed term or which can only be converted into currency before that agreed term provided that the account holder is charged some kind of penalty.

(iii) *Notice* comprise deposits which are without any agreed maturity and cannot be converted into currency without a period of prior notice, before which the conversion into cash is not possible or possible only with a penalty.

Demand deposits placed with the reporting institution, whether interest-bearing or not, which are not transferable by cheque but are withdrawable on demand without interest penalty (or interest indemnity) and Special Savings Accounts (SSAs) which attract a lower rate of Irish withholding tax (Deposit Income Retention Tax (DIRT)) under the conditions set out in the Finance Act 1992 are included here.

(iv) *Repurchase agreements* comprise funds received as part of 'repo-like' agreements. These agreements involve the receipt of cash by the reporting institution in exchange for securities with a simultaneous commitment to reverse the transaction at a future date. 'Repo-like' agreements include genuine repos, sale and buy-backs, and securities lending agreements with cash collateral.

8.6 *Debt securities issued* comprise funds received in exchange for non-equity debt securities issued by the reporting institution. Such instruments are usually negotiable and traded on secondary markets, and do not grant the holder any ownership rights over the issuing institution. All non-equity bearer securities which have been issued by the reporting institution are reported here, e.g., all commercial paper, certificates of deposit, notes and bonds which have been issued by the reporting institution to non-Government entities or in bearer form.

8.7 *Remaining liabilities* are the sum of all other liabilities of credit institutions. These include accrued interest payable, taxation provisions and reserves, sundry credit items such as: accrued expenses or net credit balances on accounts relating to the operating costs of the reporting institution such as salaries, wages, rent, rates, stationery, heating and lighting, insurance, stamp duty, PAYE, VAT, etc.; any gross credit balances on impersonal accounts not relating to customers' funds; any leasing rentals paid in advance by customers; any commissions and any net liability to non-resident offices.

9. All Credit Institutions: Aggregate Balance Sheet — Assets

9.1 *Holdings of notes and coin* comprise holdings of cash at branches and at the head office of the reporting institution. Cash in transit between branches and head office and cash held in ATMs are included.

9.2 *Loans to credit institutions and other MFIs (excluding Central Bank)* comprise all funds placed by reporting institutions with monetary financial institutions. It includes: current accounts, money market deposits and other term deposits of the reporting institution with MFIs.

9.3 *Balances with Central Bank* comprise any deposit which the reporting institution must maintain with the Central Bank of Ireland pursuant to the European Communities (Deposit Guarantee Schemes) Regulations, 1995 and funds placed by reporting institutions in their reserve requirement deposit accounts. It also includes discretionary term deposits, overnight and current/settlement account balances and any special supplementary deposits which reporting institutions have been requested to place with the European Systems of Central Banks or other central banks.

9.4 *Loans to General Government* comprise credit extended by credit institutions to General Government including advances under revolving credit facilities.

9.5 *Loans to other residents* comprise all forms of lending, i.e., funds lent by the reporting institution which are not evidenced by negotiable documents, to resident entities, as defined in item 7. Lending to credit institutions, the Central Bank and Central Government is excluded. All loans are reported net of any provisions for bad and doubtful debts and net of any unearned interest and charges.

(i) *Overdrafts* comprise utilised facilities granted by way of accommodation to clients on accounts which show frequent fluctuations between debit and credit balances. Such facilities are usually negotiated for a period of one year and are repayable on demand. Only debit balances are reported here. This item is reported net of the adjustment for items in transit, as defined in item 3.

(ii) *Repurchase agreements* comprise funds advanced under 'reverse repo-like' agreements. These agreements involve the lending of cash by the reporting institution in exchange for securities with a simultaneous commitment to reverse the transaction at a future date. 'Reverse repo-like' agreements include genuine reverse repos, buy and sell-backs, and securities borrowing agreements with cash collateral.

(iii) *Loans up to and including one year* comprises loans, other than overdraft facilities, with an original maturity of up to and including one year. Any loans to resident entities, as defined in item 7, at a money-market rate and with an original maturity of up to and including one year are reported here.

(iv) *Term/revolving loans* comprise loans which are repayable by negotiated amounts and which at the time when they were originally contracted (or renegotiated if applicable) had a maturity in excess of one year; loans to resident entities, as defined in item 7, at a money-market rate and with an original maturity of more than one year; loans which are rolled over after specified periods under loan agreements which at the time of original contraction (or renegotiation if applicable) are for periods in excess of one year; instalment-credit type financing with fixed monthly repayments whereby, as the monthly payment reduces the amount outstanding on the loan, the borrower may obtain further advances by topping up to his credit limit without increasing the amount of his monthly payment; and aggregate amount of net indebtedness of credit-card holders arising from the usage of credit cards.

(v) *Instalment-credit/Hire-purchase/Leases* comprise agreements where the amount borrowed is repayable with interest by equal instalments over an agreed period. In the case of hire-purchase agreements ownership remains with the reporting institution until the customer has paid the required number of instalments and exercised his right to purchase the goods. In the case of instalment-credit agreements ownership of the goods passes to the customer from the supplier, with the reporting institution making its advance on the completion of the documentation. Unearned interest and charges are not included. In the case of leases, the lease transfers substantially all the risks and rewards of ownership of the asset to the leasee. It is presumed that such a transfer of risks and rewards occurs if at the inception of the lease the present value of minimum lease payments, including any initial payment, amounts to substantially all (90 per cent or more) of the fair value of the leased asset. Unearned interest and charges are not included.

(vi) *Residential mortgages* comprise lending to private individuals for house purchase, repair, development or improvement, secured by a mortgage on the property which is or will be occupied by the borrower or which the borrower will rent out for residential purposes. This includes mortgages, for example, for holiday or second homes. 'Top up' mortgages or 'equity release' mortgages, whereby a mortgage is increased to allow funds to be used for purposes other than purchase of residential property are not included. Such mortgages are reported under Other Mortgages.

(vii) *Other mortgages* comprise commercial mortgages and all other loans secured by mortgage on property, other than those mentioned above.

(viii) *Other loans and securities issued* comprises all other forms of lending by credit institutions to non-Government entities.

9.6 *Holdings of securities* comprise funds lent in exchange for non-equity debt securities. Such instruments are usually negotiable and traded on secondary markets, and do not grant the holder any ownership rights over the issuing institution. The category *Issued by general government* includes *Exchequer Notes* and other government *Securities* (stock) held by credit institutions, including any government securities lent by reporting institutions as part of sale and repurchase agreements or securities lending agreements.

9.7 *Shares and other equity* comprise holdings of securities which represent property rights in corporations. These securities generally entitle the holders to a share in profits of the corporation or share in their own funds in the event of liquidation.

9.8 *Fixed assets* comprise premises, equipment, furniture, fixtures and fittings, company cars, etc., owned by reporting institutions for their own use. These assets are reported net of accumulated depreciation.

9.9 *Remaining assets* are the sum of all other assets of credit institutions. These include accrued interest receivable, sundry debit items such as: prepayments or debit balances on operating accounts of the reporting institution such as salaries, wages, rent, rates, stationery, heating and lighting, insurance, stamp duty, PAYE, VAT, etc.; any net claim on non-resident offices.

10. Retail Clearing Institutions: Aggregate Balance Sheet

The items reported in this balance sheet consist of the items defined for all credit institutions, reported for retail clearing institutions only.

11. Non-Retail Clearing Institutions with Predominantly Domestic Business: Aggregate Balance Sheet

The items reported in this balance sheet consist of the items defined for all credit institutions, reported for non-clearing institutions with predominantly domestic business only.

12. Non-Retail Clearing Institutions with Predominantly Foreign Business: Aggregate Balance Sheet

The items reported in this balance sheet consist of the items defined for all credit institutions, reported for non-retail clearing institutions with predominantly foreign business only.

13. Mortgage Lenders: Aggregate Balance Sheet

The items reported in this balance sheet consist of the items defined for all credit institutions, reported for mortgage lenders only.

14. All Credit Institutions: Selected Off-Balance-Sheet Business

Derivative Contracts

Single-Currency Interest-Rate-Related Derivative Contracts

All derivative contracts recorded here are based on interest rates which are denominated in a single currency. All such contracts are recorded here even if they are hedged or matched by other transactions.

Forward Rate Agreements

A Forward Rate Agreement (FRA) is an interest-rate agreement based on a notional principal amount under which a buyer and seller agree to exchange the difference between the current interest rate and a pre-agreed fixed rate, struck on the transaction date of the FRA, for a specified future period (e.g., 3 months), starting at the settlement date (e.g., 6 months from the transaction date). No principal changes hands — only the difference between the rate prevailing on the settlement date and the agreed rate is paid/received at the settlement date. If rates have risen, then at settlement the purchaser of the FRA receives the difference in rates from the seller. If they have fallen, the seller receives the difference from the buyer.

Swaps — The amount recorded here is the notional principal (or 'nominal value') of the swap. If a swap involves exchanging interest on a notional principal of euro equivalent 1 million, the swap is reported as having a nominal value of euro equivalent 1 million.

Swaps — Fixed/Floating

A contract where the reporting institution has agreed to pay to its counterparty a fixed-rate interest stream based on a notional principal over a specified period of time in exchange for a floating-rate interest stream on that same notional principal. Only contracts where both interest streams are denominated in the same currency are recorded here. The principal is not exchanged either at the beginning or end of the transaction and the contract is settled by the periodic exchange of the net interest flow between the counterparties.

Swaps — Floating/Fixed

A contract where the reporting institution has agreed to pay to its counterparty a floating-rate interest stream based on a notional principal over a specified period of time in exchange for a fixed-rate interest stream on that same notional principal. Only contracts where both interest streams are denominated in the same currency are recorded here. The principal is not exchanged either at the beginning or end of the transaction and the contract is settled by the periodic exchange of the net interest flow between the counterparties.

Swaps — Floating/Floating

A contract where the reporting institution has agreed to pay to its counterparty a floating-rate interest stream based on a notional principal over a specified period of time in exchange for a floating-rate interest stream (based on a different reference rate) on that same notional principal. This is sometimes called a basis swap. Only contracts where both interest streams are denominated in the same currency are recorded here. The principal is not exchanged either at the beginning or end of the transaction and the contract is settled by the periodic exchange of the net interest flow between the counterparties.

Options — The amount recorded here is the notional principal underlying the option. For example, if the option allows the reporting institution to lock into an interest rate of 7 per cent calculated on a notional principal of €1 million, the option is recorded here as €1 million.

Options — Bought (Purchased)

An interest-rate option contract purchased by the reporting institution which gives it the right (but not the obligation) to lock into a predetermined interest rate either at a fixed point in the future (European style) or at a time chosen by the reporting institution up to the maturity of the option (American style).

If the reporting institution has bought a swaption which gives it an option on a single-currency interest-rate swap, it is recorded here until the swaption has been exercised.

Options — Sold (Written)

An interest-rate option contract in which the reporting institution is required to carry out the terms of the contract if called upon by the option holder, thus enabling the option holder to lock into a predetermined interest rate either at a fixed point in the future (European style) or at a time chosen by the option holder up to the maturity of the option (American style).

Futures — An interest-rate futures contract is an exchange-traded contract in which the parties agree to pay/receive a specified rate of interest on a specified amount for a specified period, starting at some future date. The reference rate may be short-term, typically based on a 3-month Treasury Bill or interbank rate, or longer-term, based on five-year, ten-year or twenty-year bonds.

The total nominal amount of all contracts sold is reported.

Futures — Bought (Purchased)

A purchaser of a contract agrees to receive an interest rate (which is equivalent to placing a deposit or purchasing a bond). Therefore, interest-rate futures contracts are recorded here if the reporting institution has agreed to receive an interest rate.

Futures — Sold

A seller of a contract agrees to pay an interest rate (receive a deposit or sell a bond). Therefore, interest-rate futures contracts are recorded here if the reporting institution has agreed to pay an interest rate.

Cross-Currency Interest-Rate-Related Derivative Contracts

All derivative contracts recorded here are based on interest rates but should also have exposure to more than one currency (for example, an interest-rate swap where the pay-leg is denominated in a different currency to the receive-leg). All such contracts are recorded here even if they are hedged or matched by other transactions.

Note that currency swaps whereby fixed interest-rate payments in one currency are exchanged for fixed interest-rate payments in another currency are not recorded here. These are recorded under 'Other FX-Related: Currency Swaps'.

Swaps — The amount recorded here is the 'nominal value' of the swap. If the swap involves exchanging interest payments based on a principal of euro equivalent 1 million, the swap is reported as having a nominal value of euro equivalent 1 million.

Swaps — Fixed/Floating

Cross-currency interest-rate swaps are reported here. These are contracts where the reporting institution has agreed to pay to its counterparty a stream of fixed-rate interest payments denominated in one currency over a specified period of time in exchange for a stream of floating-rate interest payments denominated in another currency.

Swaps — Floating/Fixed

Cross-currency interest-rate swaps are reported here. These are contracts where the reporting institution has agreed to pay to its counterparty a stream of floating-rate interest payments denominated in one currency over a specified period of time in exchange for a stream of fixed-rate interest payments denominated in another currency.

Swaps — Floating/Floating

This is a pay floating/receive floating interest-rate swap with payments denominated in different currencies. It is sometimes referred to as a cross-currency basis swap.

This category also includes interest-rate basis swaps in which the buyer pays an interest rate in one currency (e.g., EURIBOR) and receives a second currency's interest rate (e.g., LIBOR) plus or minus a spread with all payment streams denominated in the same currency. Although these swaps are sometimes referred to as Currency-Protected Swaps, the swap participant is still exposed to the correlation between interest rates and exchange rates.

Other

Any other derivative contracts based on interest-rates but which also have exposure to more than one currency and which have not been included above are recorded here.

Other FX-Related

Contracts are recorded here if they represent derivative contracts based on foreign-exchange (FX) rates. All such contracts are recorded here even if they are hedged or matched by other transactions.

Forward Foreign Exchange Purchased

This category concerns all contracts whereby the reporting institution agrees to purchase a specified amount of one currency against another at a fixed future date at an agreed exchange rate. It is recorded here according to the euro equivalent value of the specified amount of the currency that the reporting institution has agreed to purchase.

— Outright Forwards

Some forward foreign-exchange (FX) purchases may be carried out with a corresponding simultaneous spot sale of that currency. Such transactions are called FX Swaps. Only those forward FX purchases that are not FX Swaps are recorded here. These are referred to as 'Outright' Forwards. They are recorded here according to the euro equivalent value of the specified amount of the currency that the reporting institution has agreed to purchase.

– FX Swaps

Some forward foreign-exchange (FX) purchases may be carried out with a corresponding simultaneous spot sale of that currency. Such transactions are called FX Swaps. They are recorded according to the euro equivalent value of the specified amount of the currency that the reporting institution has agreed to purchase.

Forward Foreign Exchange Sold

This category concerns all contracts whereby the reporting institution agrees to sell a specified amount of one currency against another at a fixed future date at an agreed exchange rate. It is recorded here according to the euro equivalent value of the specified amount of the currency that the reporting institution has agreed to sell.

– Outright Forwards

Some forward foreign-exchange (FX) sales may be carried out with a corresponding simultaneous spot purchase of that currency. Such transactions are called FX Swaps. Only those forward FX sales that are not FX Swaps are recorded here. These are referred to as 'Outright' Forwards. They are recorded here according to the euro equivalent value of the specified amount of the currency that the reporting institution has agreed to sell.

– FX Swaps

Some forward foreign-exchange (FX) sales may be carried out with a corresponding simultaneous spot purchase of that currency. Such transactions are called FX Swaps. They are recorded according to the euro equivalent value of the specified amount of the currency that the reporting institution has agreed to sell.

Currency Swaps

A contract whereby fixed interest payments in one currency are exchanged for fixed interest payments in another currency. This is equivalent to a 'pay fixed/receive fixed' cross-currency interest-rate swap. There is normally a final exchange of principal and often an initial exchange of principal.

A currency swap is recorded here according to its 'nominal value'. If the swap involves exchanging interest payments based on a principal of euro equivalent 1 million, the swap should be reported as having a nominal value of euro equivalent 1 million.

Currency Options – The amount recorded here is the notional principal underlying the option. For example, if the option allows the reporting institution to buy a certain amount of foreign currency in exchange for €1 million, the option should be recorded here as €1 million.

Currency Options – Purchased

An option contract purchased by the reporting institution which gives it the right (but not the obligation) to buy a predetermined amount of a set currency at a set exchange rate either at a fixed point in the future (European style) or at a time chosen by the reporting institution up to the maturity of the option (American style).

Currency Options – Written

A currency option contract in which the writer is required to carry out the terms of the contract if called upon by the option holder, thus enabling the option holder to buy a predetermined amount of a set currency at a set exchange rate either at a fixed point in the future (European style) or at a time chosen by the reporting institution up to the maturity of the option (American style).

Other

All other derivative contracts based on foreign-exchange (FX) rates and which have not been included above are recorded here.

Equity-Related Derivative Contracts

All derivative contracts based on equities are recorded here. All such contracts are shown even if they are hedged or matched by other transactions.

Equity Index Contracts

All derivative contracts based on an equity index, sub-index or customised basket of equities are recorded here.

Equity Contracts

All derivative contracts based on an equity holding are recorded here.

Commodity-Related Derivative Contracts

Commodity contracts

All derivative contracts based on commodities are recorded here. All such contracts are shown even if they are hedged or matched by other transactions.

Other

Guarantee – A written undertaking, guarantee or bond issued by a reporting institution, which guarantees a beneficiary against specified losses thereby creating a contingent liability.

Performance Bond – A bond issued by the reporting institution on behalf of a company undertaking a contract, which can be called upon by the other party to the contract in the event of specified degrees of non-performance by the company.

Standby Letter of Credit serving as Financial Guarantees – A written undertaking or instrument issued by the reporting institution, to a designated beneficiary, guaranteeing, and giving the backing of the reporting institution to, financial obligations undertaken by its customers (such as the redemption of commercial paper).

Intervention Guarantee – A guarantee provided by the reporting institution to the EU Intervention Agency, which in Ireland is the Department of Agriculture, on behalf of a customer, in respect of commodities placed into intervention.

Documentary Credit – A letter of credit guaranteeing payment by the reporting institution in favour of a beneficiary against presentation of shipping and other documents in which the underlying shipment acts as collateral. This is facilitated by means of making payment to or accepting drafts drawn by the beneficiary, or by arranging this with another bank.

Asset Sales with Recourse – Outstanding contingent liabilities, where the reporting institution has sold assets to a holder who is in a position to force the reporting institution to repurchase, or make good payment on or for the asset.

Note Issuance Facility (NIF) – A guarantee by the reporting institution to purchase unsold short-term commercial paper issued by a client at each rollover date, thereby guaranteeing funds to the client.

Revolving Underwriting Facility (RUF) – A form of Note Issuance Facility where, instead of purchasing unsold paper, the reporting institution agrees to provide standby credit.

15. Stock Exchange

15.1 *Turnover* comprises the sum of both purchases and sales by stockbrokers' personal and corporate clients.

15.2 *Amount raised* comprises the cash value of funds raised.

15.3 *Market capitalisation* comprises the market value for all issues on the last trading day of each period. The price for valuation is the last trading price at close of business in the last trading day.

16. Collective Investment Schemes

Collective Investment Schemes are authorised by the Central Bank of Ireland under the following legislation:

Undertakings for Collective Investment in Transferable Securities (UCITS) under the European Communities (Undertakings for Collective Investment in Transferable Securities) Regulations, 1989.

Unit Trusts under the Unit Trusts Act, 1990. (The data for unit trusts do not include unit trusts marketing solely to tax-exempt investors, i.e., Irish charities and pension funds.)

Investment Companies under the Companies Act, 1990 Part XIII, (and which the Bank has designated as companies which may raise capital by promoting their shares to the public).

Investment Limited Partnerships under the Investment Limited Partnerships Act, 1994.

Part 2

Part 2 contains selected data which have been published by the European Central Bank (ECB) in its Monthly Bulletin.

Conventions used in the ECB tables

—	Data do not exist.
.	Data are not yet available.
. . .	nil or negligible
p	provisional
s.a.	seasonally adjusted

Table 1.1: Consolidated Financial Statement of the Eurosystem

€ million

1. Assets

		Gold and gold receivables	Claims on non-euro area residents in foreign currency	Claims on euro area residents in foreign currency	Claims on non-euro area residents in euro	Lending to euro area credit institutions in euro	*of which:* Main refinancing operations	Longer-term refinancing operations	Fine-tuning reverse operations
		1	2	3	4	5	6	7	8
2001									
December	7	128,228	266,093	21,572	6,040	199,026	139,001	60,001	0
	14	128,228	264,143	23,388	5,823	194,462	134,001	60,001	0
	21	128,227	263,756	22,269	5,699	186,228	123,000	60,000	0
	28	126,801	264,607	25,200	5,736	203,597	142,000	60,000	0
2002									
January	4	126,801	265,809	23,862	6,280	201,109	116,000	60,000	25,000
	11	126,801	266,160	23,154	6,413	174,073	114,000	60,000	0
	18	126,801	270,820	20,624	6,224	165,037	105,000	60,000	0
	25	126,801	269,475	22,236	6,312	185,053	125,000	60,000	0
February	1	126,801	267,766	21,901	6,498	201,055	141,000	60,000	0
	8	126,801	267,929	20,878	6,150	189,033	128,998	60,000	0
	15	126,801	269,623	21,550	5,948	186,017	126,000	60,000	0
	22	126,801	267,712	21,037	5,330	169,730	107,000	60,000	0
March	1	126,801	266,023	21,985	5,448	183,030	123,001	60,001	0
	8	126,766	267,945	21,210	5,133	178,014	117,999	60,001	0
	15	126,869	269,552	22,201	5,229	168,094	108,085	60,001	0
	22	126,814	269,425	22,411	5,050	170,646	110,087	60,001	0
	29	139,808	267,653	21,845	5,198	192,716	132,000	60,000	0
April	5	139,808	269,459	20,703	5,322	178,008	117,999	60,000	0
	12	139,808	266,663	21,218	5,162	163,109	103,000	60,000	0
	19	139,808	267,964	21,492	5,053	157,009	96,999	60,000	0
	26	139,502	264,366	23,330	4,854	169,028	108,999	59,999	0

2. Liabilities

		Banknotes in circulation	Liabilities to euro area credit institutions in euro	*of which:* Current accounts (covering the minimum reserve system)	Deposit facility	Fixed-term deposits	Fine-tuning reverse operations	Deposits related to margin calls	Other liabilities to euro area credit institutions in euro	Debt certificates issued
		1	2	3	4	5	6	7	8	9
2001										
December	7	302,095	117,849	117,792	51	0	0	6	24,217	2,939
	14	296,918	130,282	130,010	263	0	0	9	27,447	2,939
	21	292,780	126,867	120,378	6,485	0	0	4	29,604	2,939
	28	278,110	142,595	142,126	465	0	0	4	34,757	2,939
2002										
January	4	394,627	131,467	131,338	121	0	0	8	23,657	2,939
	11	375,052	129,061	128,927	130	0	0	4	23,771	2,939
	18	349,219	139,161	139,001	155	0	0	5	23,811	2,939
	25	325,771	130,845	130,804	37	0	0	4	12,379	2,939
February	1	312,923	134,033	133,974	59	0	0	0	2,116	2,939
	8	305,434	128,443	128,397	46	0	0	0	2,172	2,939
	15	296,361	138,276	138,204	72	0	0	0	2,269	2,939
	22	287,727	132,339	131,839	500	0	0	0	2,119	2,939
March	1	285,800	134,936	134,872	52	0	0	12	2,636	2,939
	8	284,562	132,856	132,795	46	0	0	15	2,610	2,939
	15	281,713	134,298	134,226	55	0	0	17	2,443	2,939
	22	280,237	133,942	133,081	844	0	0	17	2,188	2,939
	29	287,483	131,372	131,315	53	0	0	4	2,221	2,939
April	5	287,729	132,421	132,396	24	0	0	1	2,264	2,939
	12	285,822	134,011	133,008	1,002	0	0	1	2,306	2,939
	19	284,884	134,321	134,307	13	0	0	1	2,166	2,939
	26	286,516	132,223	132,104	119	0	0	0	2,250	2,939

Source: European Central Bank Monthly Bulletin (May 2002).

1. Assets

Structural reverse operations	Marginal lending facility	Credits related to margin calls	Other claims on euro area credit institutions in euro	Securities of euro area residents in euro	General government debt in euro	Other assets	Total assets	
9	10	11	12	13	14	15	16	
								2001
0	12	12	421	28,113	70,102	90,264	809,860	December 7
0	454	6	419	28,180	70,000	90,907	805,551	14
0	3,199	29	404	28,210	69,599	91,039	795,432	21
0	1,573	24	487	27,981	68,729	91,523	814,662	28
								2002
0	30	79	88,488	27,924	68,603	90,355	899,232	January 4
0	65	8	88,487	27,847	68,611	90,554	872,101	11
0	30	7	88,490	27,917	68,616	90,323	864,853	18
0	28	25	44,363	27,927	68,616	88,903	839,687	25
0	11	44	531	27,601	68,575	89,397	810,126	February 1
0	15	20	526	27,922	68,577	89,107	796,924	8
0	16	1	346	28,163	68,576	89,769	796,794	15
0	2,727	3	233	29,048	68,572	88,938	777,402	22
0	23	5	391	29,172	68,577	88,743	790,171	March 1
0	11	3	374	29,479	68,580	88,823	786,325	8
0	5	3	375	29,367	68,590	88,696	778,974	15
0	547	11	256	29,312	68,622	89,303	781,840	22
0	704	12	296	29,153	68,639	89,592	814,901	29
0	1	8	253	29,100	68,611	88,877	800,142	April 5
0	105	4	230	30,051	67,733	88,941	782,916	12
0	6	4	238	30,288	67,702	89,249	778,804	19
0	21	9	237	30,463	67,706	89,348	788,835	26

2. Liabilities

Liabilities to other euro area residents in euro	Liabilities to non-euro area residents in euro	Liabilities to euro area residents in foreign currency	Liabilities to non-euro area residents in foreign currency	Counterpart of special drawing rights allocated by the IMF	Capital, reserves and revaluation accounts	Other liabilities	Total liabilities	
10	11	12	13	14	15	16	17	
								2001
60,080	9,019	2,506	22,848	6,889	185,444	75,974	809,860	December 7
44,885	9,172	2,410	22,900	6,889	185,445	76,264	805,551	14
40,300	9,481	2,412	21,389	6,889	185,445	77,326	795,432	21
50,902	9,446	2,525	20,458	6,967	187,890	78,073	814,662	28
								2002
39,193	10,860	2,670	20,807	6,967	188,452	77,594	899,232	January 4
36,511	8,471	2,716	20,675	6,967	188,491	77,448	872,101	11
42,861	8,451	2,605	22,998	6,967	188,467	77,375	864,853	18
61,347	8,538	2,584	23,432	6,967	188,435	76,451	839,687	25
54,483	8,738	2,713	21,300	6,967	188,435	75,480	810,126	February 1
55,608	8,508	2,589	20,545	6,967	188,396	75,324	796,924	8
52,811	8,524	2,623	21,454	6,967	188,373	76,198	796,794	15
49,650	8,633	2,599	18,987	6,967	188,427	77,016	777,402	22
62,731	8,365	2,847	17,926	6,967	188,465	76,560	790,171	March 1
61,818	8,294	2,616	19,587	6,967	188,452	75,625	786,325	8
52,802	8,691	2,684	22,407	6,967	188,443	75,588	778,974	15
57,084	8,489	2,558	22,938	6,967	188,613	75,886	781,840	22
74,560	8,675	1,833	22,061	6,990	200,252	76,515	814,901	29
59,263	8,500	1,477	22,153	6,990	200,609	75,797	800,142	April 5
55,955	8,518	1,489	20,024	6,990	200,616	64,246	782,916	12
50,964	8,302	1,441	21,003	6,990	200,621	65,173	778,804	19
63,552	8,430	1,398	19,124	6,990	200,621	64,792	788,835	26

Table 1.2: Key ECB Interest Rates

With effect from[a]		Deposit facility		Main refinancing operations			Marginal lending facility	
				Fixed rate tenders	Variable rate tenders			
				Fixed rate	Minimum bid rate			
		Level 1	Change 2	Level 3	Level 4	Change 5	Level 6	Change 7
		Levels in percentages per annum; changes in percentage points						
1999								
January	1	2·00	–	3·00	–	–	4·50	–
	4[b]	2·75	0·75	3·00	–	...	3·25	–1·25
	22	2·00	–0·75	3·00	–	...	4·50	1·25
April	9	1·50	–0·50	2·50	–	–0·50	3·50	–1·00
November	5	2·00	0·50	3·00	–	0·50	4·00	0·50
2000								
February	4	2·25	0·25	3·25	–	0·25	4·25	0·25
March	17	2·50	0·25	3·50	–	0·25	4·50	0·25
April	28	2·75	0·25	3·75	–	0·25	4·75	0·25
June	9	3·25	0·50	4·25	–	0·50	5·25	0·50
	28[c]	3·25	...	–	4·25	...	5·25	...
September	1	3·50	0·25	–	4·50	0·25	5·50	0·25
October	6	3·75	0·25	–	4·75	0·25	5·75	0·25
					Euro area enlargement			
2001								
May	11	3·50	–0·25	–	4·50	–0·25	5·50	–0·25
August	31	3·25	–0·25	–	4·25	–0·25	5·25	–0·25
September	18	2·75	–0·50	–	3·75	–0·50	4·75	–0·50
November	9	2·25	–0·50	–	3·25	–0·50	4·25	–0·50

a The date refers to the deposit and marginal lending facilities. For main refinancing operations, unless otherwise indicated, changes in the rate are effective from the first operation following the date indicated. The change on 18 September 2001 was effective on that same day.

b On 22 December 1998 the ECB announced that, as an exceptional measure between 4 and 21 January 1999, a narrow corridor of 50 basis points would be applied between the interest rates for the marginal lending facility and the deposit facility, aimed at facilitating the transition to the new regime by market participants.

c On 8 June 2000 the ECB announced that, starting from the operation to be settled on 28 June 2000, the main refinancing operations of the Eurosystem would be conducted as variable rate tenders. The minimum bid rate refers to the minimum interest rate at which counterparties may place their bids.

Source: European Central Bank Monthly Bulletin (May 2002).

Table 1.3: Eurosystem Monetary Policy Operations Allotted through Tenders[a]

Amounts in € millions; interest rates in percentages per annum

Date of settlement	Type of operation	Bids (amount)	Allotment (amount)	Fixed rate tenders	Variable rate tenders			Running for (.....) days
				Fixed rate	Minimum bid rate	Marginal rate[b]	Weighted average rate	
	1	2	3	4	5	6	7	8
	Main Refinancing Operations[c]							
2001								
November 7		38,368	38,368	–	3·75	3·75	3·75	14
14		174,732	116,000	–	3·25	3·37	3·40	14
21		63,173	17,000	–	3·25	3·26	3·27	14
28		95,578	71,000	–	3·25	3·27	3·29	14
December 5		106,643	68,000	–	3·25	3·27	3·27	14
12		109,662	66,000	–	3·25	3·27	3·27	16
19		140,810	57,000	–	3·25	3·43	3·46	14
28		105,649	85,000	–	3·25	3·45	3·52	12
2002								
January 2		88,696	31,000	–	3·25	3·28	3·29	14
9		155,890	83,000	–	3·25	3·30	3·32	14
16		116,846	22,000	–	3·25	3·31	3·32	14
23		146,286	103,000	–	3·25	3·29	3·30	14
30		108,013	38,000	–	3·25	3·31	3·32	13
February 6		156,977	91,000	–	3·25	3·30	3·31	14
12		90,332	35,000	–	3·25	3·29	3·30	15
20		135,530	72,000	–	3·25	3·28	3·29	14
27		127,024	51,000	–	3·25	3·29	3·30	14
March 6		127,212	67,000	–	3·25	3·29	3·30	12
13		90,424	41,000	–	3·25	3·27	3·28	14
18		107,575	69,000	–	3·25	3·28	3·29	17
27		121,842	63,000	–	3·25	3·33	3·34	14
April 4		112,796	55,000	–	3·25	3·30	3·31	13
10		112,847	48,000	–	3·25	3·29	3·29	14
17		102,694	49,000	–	3·25	3·27	3·28	13
24		115,604	60,000	–	3·25	3·30	3·31	14
30		106,166	49,000	–	3·25	3·30	3·31	15
	Longer-Term Refinancing Operations							
2001								
March 29		38,169	19,101	–	–	4·47	4·50	91
June 28		44,243	20,000	–	–	4·36	4·39	91
September 27		28,269	20,000	–	–	3·55	3·58	85
December 21		38,178	20,000	–	–	3·29	3·31	97
2002								
January 31		44,547	20,000	–	–	3·31	3·33	84
February 28		47,001	20,000	–	–	3·32	3·33	91
March 28		39,976	20,000	–	–	3·40	3·42	91
April 25		40,580	20,000	–	–	3·35	3·36	91
	Other Tender Operations							
2001								
April 30	Reverse transaction	105,377	73,000	–	4·75	4·77	4·79	7
September 12	Reverse transaction	69,281	69,281	4·25	–	–	–	1
13	Reverse transaction	40,495	40,495	4·25	–	–	–	1
November 28	Reverse transaction	73,096	53,000	–	3·25	3·28	3·29	7
2002								
January 4	Reverse transaction	57,644	25,000	–	3·25	3·30	3·32	3
10	Reverse transaction	59,377	40,000	–	3·25	3·28	3·30	1

a The amounts shown may differ slightly from those in Table 1.1, columns 6 to 8, due to operations allotted but not settled.
b In liquidity providing (absorbing) operations, the marginal rate refers to the lowest (highest) rate at which bids were accepted.
c See footnote ***c*** to Table 1.2.

Source: European Central Bank Monthly Bulletin (May 2002).

Table 1.4: Minimum Reserve Statistics

1. Reserve Base of Credit Institutions subject to Reserve Requirements[a] [b]

€ billions	Total	Liabilities to which a 2% reserve coefficient is applied			Liabilities to which a 0% reserve coefficient is applied		
(End of period) Reserve base as at:		Deposits (overnight, up to 2 years agreed maturity and notice period)	Debt securities up to 2 years agreed maturity	Money market paper	Deposits (over 2 years agreed maturity and notice period)	Repos	Debt securities over 2 years agreed maturity
	1	2	3	4	5	6	7
2001							
March	10,503·6	5,883·5	151·1	203·4	1,292·6	654·7	2,318·3
June	10,705·3	6,015·6	175·7	198·7	1,314·2	656·6	2,344·5
September	10,627·3	5,956·0	188·2	191·3	1,315·7	631·6	2,344·6
October	10,687·8	5,962·3	190·8	196·5	1,313·7	672·4	2,352·2
November	10,798·1	6,073·4	199·0	191·3	1,300·9	656·5	2,376·9
December	10,910·1	6,226·1	204·7	185·0	1,315·2	605·1	2,374·0
2002							
January	10,952·8	6,195·2	194·7	202·2	1,350·7	610·8	2,399·0
February	10,964·1	6,164·7	196·8	196·0	1,337·1	653·2	2,416·3
March[p]	11,030·1	6,175·4	202·7	199·7	1,349·3	662·9	2,440·1

2. Reserve Maintenance[c]

€ billions	Required reserves[d]	Actual reserves[g]	Excess reserves[h]	Deficiencies[i]	Interest rate on minimum reserves[j]
	1	2	3	4	5
Maintenance period ending in:	Interest rates as annual percentages				
2001					
March	120·4	120·9	0·5	0·0	4·77
June	125·0	125·6	0·6	0·0	4·52
September	125·3	126·0	0·7	0·0	4·27
October	124·4	125·0	0·6	0·0	3·76
November	126·1	126·6	0·5	0·0	3·62
December	126·4	127·3	0·9	0·0	3·30
2002					
January	128·7	130·1	1·4	0·0	3·34
February	131·7	132·4	0·7	0·0	3·30
March	131·3	132·0	0·7	0·0	3·28
April	130·6	131·1	0·5	0·0	3·30
May[p]	131·0	–	–	–	–

a Liabilities vis-à-vis other credit institutions subject to ESCB's minimum reserve system, the ECB and participating national central banks, are excluded from the reserve base. If a credit institution cannot provide evidence of the amount of its issues of debt securities with a maturity of up to two years and of money market paper held by the institutions mentioned above, it may deduct a certain percentage of these liabilities from its reserve base. This percentage was 10% for calculating the reserve base until November 1999, and 30% thereafter.

b Maintenance periods start on the 24th of the month and run to the 23rd of the following month; the required reserve is calculated from the reserve base as at the end of the preceding month.

c This table contains full data for completed maintenance periods and required reserves for the current maintenance period.

d The amount of reserve requirement of each individual credit institution is first calculated by applying the reserve ratio for the corresponding categories of liabilities to the eligible liabilities, using the balance sheet data as at the end of each calendar month; subsequently, each credit institution deducts from this figure a lump-sum allowance of €100,000. The resulting reserve requirements are then aggregated at the euro area level.

g Aggregate average daily holdings of credit institutions required to hold a positive amount of reserves on their reserve accounts over the maintenance period.

h Average actual reserve holdings over the maintenance period in excess of the required reserves, computed on the basis of those credit institutions that have fulfilled the reserve requirement.

i Average shortfalls of actual reserve holdings from required reserves over the maintenance period, computed on the basis of those credit institutions that have not fulfilled the reserve requirements.

j This rate equals the average, over the maintenance period, of the ECB's rate (weighted according to the number of calendar days) on the Eurosystem's main refinancing operations (see Table 1.3).

Source: European Central Bank Monthly Bulletin (May 2002).

Table 2.2: Aggregated Balance Sheet of the Euro Area MFIs, excluding the Eurosystem[a]

€ billions (not seasonally adjusted; end of period)

	Loans to euro area residents	*of which:*			Holdings of securities other than shares issued by euro area residents	*of which:*		
		MFIs	General government	Other euro area residents		MFIs	General government	Other euro area residents
	1	2	3	4	5	6	7	8
	1. Assets							
2001								
March	10,805·5	3,707·3	825·4	6,272·8	2,319·0	968·4	1,064·0	286·5
June	10,886·9	3,691·1	809·4	6,386·3	2,393·9	990·3	1,103·8	299·8
July	10,846·3	3,647·2	806·6	6,392·5	2,416·3	1,005·0	1,098·0	313·3
August	10,821·3	3,651·1	802·5	6,367·7	2,414·8	1,003·7	1,089·0	322·1
September	10,946·1	3,722·5	803·6	6,420·0	2,413·9	995·5	1,092·4	325·9
October	10,969·9	3,719·2	801·0	6,449·7	2,415·5	1,004·2	1,083·1	328·2
November	11,110·7	3,793·6	816·2	6,500·9	2,428·9	1,009·6	1,087·9	331·4
December	11,128·1	3,787·7	822·0	6,518·4	2,420·0	1,008·0	1,076·6	335·4
2002								
January	11,059·1	3,706·7	819·1	6,533·3	2,465·5	1,018·6	1,106·7	340·2
February	11,042·1	3,672·6	821·8	6,547·7	2,485·2	1,030·4	1,106·5	348·4
March[p]	11,185·8	3,755·7	829·1	6,601·0	2,518·7	1,045·3	1,128·2	345·2

	Currency in circulation	Deposits of euro area residents	*of which:*						
			MFIs	Central government	Other general government/ other euro area residents	*of which:*			
						Overnight	With agreed maturity	Redeemable at notice	Repurchase agreements
	1	2	3	4	5	6	7	8	9
	2. Liabilities								
2001									
March	0·0	9,325·2	3,806·2	103·6	5,415·4	1,624·0	2,242·6	1,322·8	225·9
June	0·0	9,424·1	3,798·4	113·7	5,511·9	1,715·9	2,240·7	1,330·8	224·5
July	0·0	9,365·3	3,755·5	108·7	5,501·1	1,699·1	2,242·0	1,333·6	226·4
August	0·0	9,344·8	3,746·6	105·8	5,492·4	1,667·0	2,254·3	1,337·3	233·9
September	0·0	9,484·5	3,832·2	110·2	5,542·1	1,733·7	2,237·6	1,342·6	228·2
October	0·0	9,484·7	3,808·9	113·2	5,562·5	1,732·5	2,241·2	1,351·9	236·9
November	0·0	9,601·3	3,868·7	115·1	5,617·4	1,780·8	2,242·1	1,365·0	229·5
December	0·0	9,696·1	3,823·3	103·9	5,768·8	1,882·3	2,261·2	1,405·0	220·4
2002									
January	0·0	9,630·9	3,797·7	104·0	5,729·3	1,833·0	2,259·1	1,417·4	219·7
February	0·0	9,571·2	3,738·4	103·7	5,729·2	1,829·1	2,256·2	1,419·3	224·5
March[p]	0·0	9,671·4	3,815·9	101·1	5,754·5	1,827·8	2,275·4	1,420·8	230·5

a Data have been revised in the light of new information.
b Amounts held by residents of the euro area. Amounts held by non-residents of the euro area are included in external liabilities.

Note: The Eurosystem refers to the ECB and the national central banks of the Member States of the euro area.

Source: European Central Bank Monthly Bulletin (May 2002).

Money market paper	Holdings of shares/other equity issued by euro area residents	*of which:* MFIs	*of which:* Other euro area residents	External assets	Fixed assets	Remaining assets	Total assets	
9	10	11	12	13	14	15	16	
								2001
158·1	812·2	255·3	556·9	2,240·2	160·8	1,097·2	17,592·9	March
166·6	799·2	251·3	547·9	2,287·9	163·5	1,128·3	17,826·3	June
169·2	795·0	252·4	542·6	2,212·5	164·6	1,073·8	17,677·6	July
163·4	783·2	247·5	535·7	2,224·6	164·9	1,064·9	17,637·2	August
163·8	771·5	245·1	526·4	2,297·6	165·7	1,115·8	17,874·4	September
167·1	778·9	244·0	534·9	2,339·5	166·3	1,147·2	17,984·3	October
158·8	782·3	246·8	535·5	2,425·1	167·1	1,136·5	18,209·3	November
153·8	809·5	251·1	558·4	2,404·6	168·1	1,131·8	18,216·0	December
								2002
169·4	810·8	252·3	558·5	2,418·1	165·4	1,159·1	18,247·4	January
167·6	811·3	254·2	557·1	2,417·3	164·6	1,096·0	18,184·1	February
173·1	808·9	259·2	549·7	2,429·7	164·3	1,029·1	18,309·6	March[p]

Money market fund shares/units[b]	Money market paper and debt securities issued[b]	Capital and reserves	External liabilities	Remaining liabilities	Total liabilities	
10	11	12	13	14	15	
						2001
358·8	2,817·4	982·4	2,636·2	1,472·9	17,592·9	March
382·2	2,861·3	998·2	2,710·6	1,449·9	17,826·3	June
393·6	2,872·7	997·7	2,610·9	1,437·4	17,677·6	July
405·1	2,859·9	1,000·5	2,591·5	1,435·4	17,637·2	August
410·4	2,874·4	1,011·3	2,609·8	1,483·9	17,874·4	September
423·6	2,899·4	1,019·5	2,627·0	1,530·1	17,984·3	October
434·6	2,887·3	1,024·2	2,690·4	1,571·6	18,209·3	November
431·4	2,881·4	1,043·1	2,682·2	1,481·8	18,216·0	December
						2002
453·0	2,920·0	1,050·1	2,715·8	1,477·6	18,247·4	January
465·3	2,931·6	1,050·6	2,728·2	1,437·2	18,184·1	February
473·1	2,968·9	1,053·9	2,745·0	1,397·2	18,309·6	March[p]

Table 2.3: Consolidated Balance Sheet of the Euro Area MFIs, including the Eurosystem[a] [b]

€ billions (not seasonally adjusted; end of period)

	Loans to euro area residents	*of which:* General government	*of which:* Other euro area residents	Holdings of securities other than shares issued by euro area residents	*of which:* General government	*of which:* Other euro area residents	Holdings of shares/ other equity issued by other euro area residents	External assets[c]	Fixed assets	Remaining assets	Total assets
	1	2	3	4	5	6	7	8	9	10	11
	1. Assets: levels outstanding										
2001											
March	7,126·0	852·6	6,273·4	1,452·8	1,165·2	287·6	567·0	2,637·0	172·0	1,116·5	13,071·3
June	7,223·5	836·6	6,386·9	1,506·3	1,205·3	301·0	557·5	2,702·7	175·4	1,146·2	13,311·6
July	7,226·9	833·8	6,393·1	1,514·9	1,200·4	314·5	552·2	2,617·4	176·5	1,091·5	13,179·4
August	7,198·0	829·7	6,368·3	1,515·1	1,191·9	323·3	545·1	2,621·5	176·9	1,081·8	13,138·4
September	7,251·4	830·8	6,420·6	1,521·3	1,194·3	327·0	534·7	2,694·7	177·6	1,133·4	13,313·1
October	7,278·5	828·2	6,450·3	1,515·2	1,185·8	329·4	543·5	2,739·5	178·3	1,163·6	13,418·7
November	7,344·8	843·3	6,501·5	1,522·8	1,190·1	332·7	544·5	2,825·6	179·1	1,153·1	13,569·8
December	7,366·7	847·7	6,519·0	1,515·2	1,178·4	336·8	567·6	2,803·6	180·2	1,139·2	13,572·4
2002											
January	7,378·8	844·8	6,534·0	1,547·2	1,205·7	341·5	567·5	2,827·1	177·7	1,147·0	13,645·2
February	7,395·9	847·5	6,548·3	1,556·6	1,207·1	349·6	566·1	2,830·7	176·6	1,109·9	13,635·7
March[p]	7,456·5	854·9	6,601·6	1,575·8	1,229·2	346·6	558·8	2,844·1	176·2	1,056·3	13,667·6

	Currency in circulation	Deposits of central government	Deposits of other general government/ other euro area residents	*of which:* Overnight	With agreed maturity	Redeemable at notice	Repos	Money market fund shares/ units[d]	Money market paper and debt securities issued[d]	Capital and reserves	External liabilities[c]	Remaining liabilities	Excess of inter-MFI liabilities	Total liabilities
	1	2	3	4	5	6	7	8	9	10	11	12	13	14
	2. Liabilities: levels outstanding													
2001														
Mar.	335·5	150·3	5,427·9	1,636·1	2,243·0	1,322·8	225·9	333·2	1,719·2	927·1	2,663·0	1,536·7	–21·6	13,071·3
June	332·2	165·5	5,528·2	1,731·8	2,241·1	1,330·8	224·5	349·3	1,739·8	966·0	2,743·2	1,504·1	–16·8	13,311·6
July	327·3	155·5	5,515·1	1,712·7	2,242·4	1,333·6	226·4	358·4	1,736·0	955·3	2,642·7	1,494·6	–5·7	13,179·4
Aug.	318·5	152·4	5,507·1	1,681·2	2,254·7	1,337·3	233·9	369·9	1,730·1	960·0	2,619·9	1,489·2	–8·6	13,138·4
Sept.	308·9	147·8	5,558·8	1,749·9	2,238·0	1,342·6	228·2	374·4	1,752·9	970·7	2,639·8	1,541·2	18·7	13,313·1
Oct.	294·7	153·3	5,580·6	1,750·3	2,241·6	1,351·9	236·9	386·4	1,766·9	981·4	2,661·3	1,588·6	5·4	13,418·7
Nov.	279·0	150·2	5,635·1	1,798·1	2,242·5	1,365·0	229·5	395·2	1,759·1	982·9	2,725·7	1,632·2	10·3	13,569·8
Dec.	238·9	139·0	5,783·3	1,896·3	2,261·6	1,405·0	220·4	392·5	1,759·4	999·0	2,717·8	1,550·9	–8·4	13,572·4
2002														
Jan.	243·8	148·9	5,744·5	1,847·9	2,259·4	1,417·4	219·7	411·3	1,774·6	1,009·2	2,753·2	1,574·5	–14·7	13,645·2
Feb.	238·0	155·7	5,743·9	1,843·5	2,256·5	1,419·3	224·5	422·6	1,776·9	1,011·4	2,762·1	1,541·7	–16·5	13,635·7
Mar.[p]	252·4	157·4	5,770·9	1,843·8	2,275·8	1,420·8	230·5	426·6	1,797·5	1,007·8	2,781·8	1,506·6	–33·3	13,667·6

a The ECB was established on 1 June 1998. The data shown for the Eurosystem relate to the ECB (as from June 1998) and the national central banks of Member States in the euro area.

b Data have been revised in the light of new information.

c Since the end of November 2000, balances arising from the TARGET system are netted by novation on a daily basis. This implies that the bilateral positions of each NCB vis-à-vis the ECB and other NCBs have been replaced by a single net bilateral position vis-à-vis the ECB. For the TARGET gross end-month positions in 1999 and in 2000 (January to October), see the corresponding footnote in the February 2000 and December 2000 issues of the ECB Monthly Bulletin.

d Amounts held by residents of the euro area. Amounts held by non-residents of the euro area are included in external liabilities.

Source: European Central Bank Monthly Bulletin (May 2002).

Table 2.4: Monetary Aggregates[a] [b]

€ billions (not seasonally adjusted) and annual percentage changes, unless otherwise indicated

	M3[c]							
	M2							
	M1				Deposits with agreed maturity up to 2 years	Deposits redeemable at notice up to 3 months	Total	Index Dec. 98 = 100[d]
	Currency in circulation	Overnight deposits	Total	Index Dec. 98 = 100[d]				
	1	2	3	4	5	6	7	8
	1. Levels outstanding at the end of the period							
2001								
March	335·5	1,703·2	2,038·7	112·74	1,070·7	1,269·8	4,379·2	108·52
June	332·2	1,798·4	2,130·6	117·67	1,070·4	1,283·0	4,484·0	110·95
September	308·9	1,815·1	2,124·0	117·49	1,075·2	1,299·7	4,498·9	111·53
October	294·7	1,816·1	2,110·9	116·79	1,078·9	1,311·6	4,501·3	111·59
November	279·0	1,864·6	2,143·6	118·56	1,081·0	1,326·4	4,551·0	112·78
December	238·9	1,967·1	2,206·0	122·03	1,092·7	1,367·9	4,666·6	115·65
2002								
January	243·8	1,921·2	2,165·0	119·70	1,086·2	1,389·0	4,640·2	114·96
February	238·0	1,917·2	2,155·2	119·17	1,081·8	1,393·0	4,630·0	114·72
March[p]	252·4	1,916·9	2,169·3	119·97	1,095·3	1,395·6	4,660·3	115·49

	M1				M2			
	Currency in circulation	Overnight deposits	Total	Annual growth rate[h] (%)	Deposits with agreed maturity up to 2 years	Deposits redeemable at notice up to 3 months	Total	Annual growth rate[h] (%)
	1	2	3	4	5	6	7	8
	2. Flows[h]							
2001								
March	1·3	8·1	9·3	2·0	13·4	–0·1	22·7	3·2
June	0·1	39·6	39·7	4·3	–1·8	9·8	47·7	4·4
September	–9·6	67·4	57·8	5·5	–17·9	6·8	46·7	5·2
October	–14·1	1·6	–12·6	5·0	3·2	11·8	2·4	5·3
November	–15·7	47·8	32·1	5·5	1·2	14·8	48·1	5·8
December	–40·1	102·7	62·6	5·0	11·6	41·5	115·6	6·0
2002								
January	4·9	–46·9	–42·0	6·6	–6·7	21·1	–27·6	6·6
February	–5·8	–3·8	–9·7	6·2	–4·2	4·0	–9·8	6·3
March[p]	14·4	0·0	14·5	6·4	14·1	2·7	31·2	6·4

a Monetary aggregates comprise monetary liabilities of MFIs and central government (Post Office, Treasury) vis-à-vis non-MFI euro area residents excluding central government.
b Data have been revised in the light of new information.
c M3 and its components exclude holdings by non-residents of the euro area of money market fund shares/units, money market paper and debt securities up to 2 years.
d Taking the December 1998 outstanding level (not seasonally adjusted) as 100, the index shows the cumulative product of changes from that date calculated from flows as described in footnote ***h***. The percentage change in the index between any two dates corresponds to the change in the aggregate excluding such reclassification, etc.
g Credit comprises loans granted to non-MFIs resident in the euro area and holdings of securities issued by non-MFIs resident in the euro area.
h Calculated from monthly differences in levels adjusted for reclassifications, other revaluations, exchange rate variations and any other changes which do not arise from transactions.

Source: European Central Bank Monthly Bulletin (May 2002).

					Main counterparts of M3			
					Longer-term MFI liabilities			
Repurchase agreements	Money market fund shares/units	Money market paper and debt securities up to 2 years	Total	Index Dec. 98 = 100[d]	Deposits	*of which:*		
						With agreed maturity over 2 years	Redeemable at notice over 3 months	
9	10	11	12	13	14	15	16	
								2001
225·9	333·2	139·0	5,077·4	110·96	1,298·9	1,172·5	126·4	March
224·5	349·3	144·3	5,202·1	113·50	1,292·8	1,170·8	122·0	June
228·2	374·4	147·5	5,249·0	114·58	1,281·4	1,162·8	118·6	September
236·9	386·4	149·8	5,274·5	115·12	1,279·6	1,162·7	116·9	October
229·5	395·2	152·1	5,327·9	116·32	1,277·3	1,161·5	115·8	November
220·4	392·5	145·7	5,425·0	118·45	1,284·7	1,168·9	115·8	December
								2002
219·7	411·3	141·5	5,412·7	118·25	1,285·5	1,173·2	112·3	January
224·5	422·6	138·4	5,415·5	118·31	1,285·9	1,174·7	111·2	February
230·5	426·6	141·9	5,459·3	119·27	1,290·4	1,180·5	109·9	March[p]

M3[c]					Main counterparts of M3			
					Longer-term MFI liabilities			
Repurchase agreements	Money market fund shares/units	Money market paper and debt securities up to 2 years	Total	Annual growth rate[h] (%)	Deposits	*of which:*		
						With agreed maturity over 2 years	Redeemable at notice over 3 months	
9	10	11	12	13	14	15	16	
								2001
10·1	12·4	–6·4	38·8	4·0	0·9	1·4	–0·5	March
–12·8	–0·9	9·7	43·7	5·6	–0·7	0·4	–1·1	June
–5·6	4·1	–0·9	44·2	7·0	–0·3	0·6	–0·9	September
8·9	12·4	0·9	24·7	7·4	–2·0	–0·3	–1·7	October
–7·4	10·1	4·6	55·4	7·8	–2·6	–1·5	–1·1	November
–9·2	–0·9	–8·1	97·5	7·7	7·4	7·3	0·1	December
								2002
–0·6	19·8	–0·6	–9·1	7·9	0·2	3·8	–3·6	January
4·8	11·3	–4·0	2·3	7·4	0·6	1·6	–1·0	February
5·8	3·0	4·0	44·0	7·5	4·6	5·9	–1·3	March[p]

Table 2.4: Monetary Aggregates (cont'd)

€ billions (not seasonally adjusted) and annual percentage changes, unless otherwise indicated

	Credit[g]						Net external assets	Fixed assets
	Debt securities over 2 years	Capital and Reserves	Credit to government	Credit to other euro-area residents	*of which:* Loans	Index Dec. 98 = 100[d]		
	17	18	19	20	21	22	23	24
	1. Levels outstanding at the end of the period							
2001								
March	1,576·9	927·1	2,017·8	7,128·0	6,273·4	122·09	–26·0	172·0
June	1,593·3	966·0	2,041·9	7,245·4	6,386·9	124·25	–40·6	175·4
September	1,603·8	970·7	2,025·1	7,282·3	6,420·6	125·17	55·0	177·6
October	1,615·7	981·4	2,014·0	7,323·2	6,450·3	125·73	78·2	178·3
November	1,605·5	982·9	2,033·5	7,378·6	6,501·5	126·71	99·8	179·1
December	1,612·5	999·0	2,026·0	7,423·4	6,519·0	127·18	85·8	180·2
2002								
January	1,631·9	1,009·2	2,050·5	7,443·0	6,534·0	127·43	73·9	177·7
February	1,637·9	1,011·4	2,054·6	7,464·0	6,548·3	127·75	68·6	176·6
March[p]	1,655·6	1,007·8	2,084·0	7,507·0	6,601·6	128·83	62·2	176·2

	Credit[g]						Net external assets	Fixed assets
	Debt securities over 2 years	Capital and Reserves	Credit to government	Credit to other euro-area residents	*of which:* Loans	Annual growth rate[h] (%)		
	17	18	19	20	21	22	23	24
	2. Flows[h]							
2001								
March	8·5	16·6	6·5	83·4	58·5	8·7	–35·7	0·1
June	11·6	19·1	11·1	28·2	59·9	7·9	33·2	0·9
September	17·6	9·2	–3·2	45·5	47·5	6·7	31·4	0·7
October	12·2	7·9	–12·2	36·5	28·4	6·5	25·3	0·7
November	18·9	2·8	22·9	49·6	50·6	6·6	28·6	1·1
December	7·7	16·9	–6·6	48·5	24·2	6·1	–9·9	1·1
2002								
January	11·1	12·5	18·9	17·4	12·6	5·7	–11·6	–2·5
February	9·4	–2·3	4·1	25·1	16·5	5·6	–11·2	–1·1
March[p]	20.0	0·0	24·2	45·0	55·2	5·5	–5·6	–0·3

Table 3.3: Stock Market Indices

Index levels in points	2001			2002			
	October	November	December	January	February	March	April
Dow Jones EURO STOXX Indices							
Benchmark							
• Broad	284·4	304·2	308·0	308·5	297·9	315·4	310·2
• 50	3,440·9	3,674·4	3,708·4	3,690·1	3,537·6	3,739·6	3,657·0
Main economic sector indices							
• Basic materials	260·5	281·3	286·2	293·2	294·9	312·9	308·6
• Consumer cyclical	180·4	202·1	209·9	210·8	198·6	215·5	210·2
• Consumer non-cyclical	281·1	286·7	288·8	287·8	288·5	296·5	302·8
• Energy	322·5	313·7	313·0	320·2	334·0	355·0	351·5
• Financial	269·9	287·5	285·6	286·3	275·1	294·8	299·5
• Industrial	253·7	270·6	282·2	281·8	279·3	299·0	299·0
• Technology	373·4	464·5	496·4	494·5	463·7	494·4	438·6
• Utilities	302·7	297·0	286·4	291·1	291·1	291·2	296·9
• Telecommunications	418·9	473·2	480·9	459·7	406·3	429·3	409·7
• Healthcare	539·7	528·8	520·9	524·8	490·1	486·3	472·1
United States							
• Standard & Poor's 500	1,076·6	1,130·3	1,144·9	1,140·5	1,101·5	1,153·3	1,112·0
Japan							
• Nikkei 225	10,428·8	10,519·7	10,490·8	10,338·5	9,966·9	11,452·5	11,391·6

Note: Period averages used.

Source: European Central Bank Monthly Bulletin (May 2002).

Table 3.4: Retail Bank Interest Rates

Percentages per annum; period averages

	Deposit interest rates						Lending interest rates			
	Overnight	With agreed maturity			Redeemable at notice		To enterprises		To households	
		Up to 1 year	Up to 2 years	Over 2 years	Up to 3 months	Over 3 months	Up to 1 year	Over 1 year	Consumer lending	For house purchase
2001										
March	1·02	3·82	3·82	4·32	2·50	3·99	7·04	6·32	10·22	6·18
April	1·03	3·76	3·76	4·26	2·50	3·91	7·07	6·34	10·25	6·14
May	1·01	3·75	3·74	4·27	2·48	3·91	7·03	6·34	10·22	6·17
June	0·98	3·65	3·65	4·25	2·45	3·85	6·97	6·25	10·17	6·13
July	0·97	3·65	3·65	4·22	2·44	3·80	6·90	6·20	10·11	6·05
August	0·96	3·59	3·59	4·14	2·40	3·68	6·89	6·19	10·16	5·96
September	0·91	3·28	3·28	3·98	2·36	3·33	6·71	6·07	10·08	5·86
October	0·84	3·06	3·06	3·84	2·29	3·01	6·46	5·82	9·99	5·65
November	0·78	2·84	2·83	3·65	2·19	2·75	6·31	5·71	9·87	5·48
December	0·74	2·79	2·78	3·77	2·17	2·79	6·24	5·69	9·81	5·52
2002										
January	0·73	2·77	2·77	3·83	2·18	2·80	6·16	5·63	9·78	5·53
February	0·74	2·78	2·79	3·95	2·16	2·91	6·14	5·76	9·81	5·61
March	0·74	2·82	2·83	4·07	2·16	3·00	6·07	5·85	9·79	5·74

Note: These euro area retail bank interest rates should be used with caution and for statistical purposes only, primarily to analyse their development over time rather than their level. They are calculated as the weighted average of national interest rates provided by the national central banks. The national rates represent those rates that are currently available from national sources and which are judged to fit the standard categories. These national rates have been aggregated to derive information for the euro area, in some cases relying on proxies and working assumptions due to the heterogeneity observed in the national financial instruments across MU Member States. Furthermore, the national interest rates are not harmonised in terms of their coverage (new business and/or outstanding amounts), the nature of the data (nominal or effective) or the compilation method. The country weights for the euro area retail bank interest rates are derived from MFI balance sheet statistics or close proxies. The weights reflect the country-specific proportions of the relevant instruments within the euro area, measured as outstanding amounts. The weights are adjusted monthly, so that interest rates and weights always refer to the same month.

Source: European Central Bank Monthly Bulletin (May 2002).